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1985 HOUSING MARKET SURVEY


Volume 2 Ownership Market



Ministry
of
Housing

Ontario Hon. Alvin Curling, Minister

Community Housing Wing
Housing Policy and Program
Development Branch



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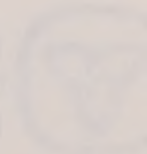


Ownership Market Volume 2

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1. BACKGROUND

1.1 Purpose

The 1985 Housing Market Survey is a continuation of a series of rental housing market surveys conducted by the Ministry between 1975 and 1982. A survey of home owners was also conducted in 1982. The Housing Policy and Program Development Branch of the Community Housing Wing in October 1985 sponsored the 1985 survey of home owners and private market tenants.

The purpose of this survey is to produce information capable of supporting detailed analysis of current shelter conditions experienced by specific groups.

The survey is designed to be a research resource for policy and program analysis. The survey provides an empirical basis for the analysis of issues in the current housing market. The survey contains over 100 measures which provide statistical details of:

- . shelter costs
- . shelter type
- . household characteristics

The 1985 Housing Market Survey results have been compiled in the form of three volumes: 1) The Rental Market 2) The Ownership Market and 3) Socio-Economic Characteristics.

1.2. 1985 Housing Market Survey Details

The 1985 Housing Market Survey is the only information source of its type. The survey offers high quality and reliable information on the current Ontario housing market situation. It is compiled from a large sample of all private households for 10 specific urban areas and for the entire province.

A random sample of renter and owner households in the following ten urban areas were interviewed by telephone: Hamilton, Kitchener, London, Oshawa, Ottawa, Sault Ste. Marie, Sudbury, Thunder Bay, Toronto, Windsor. The survey also contains a random sample for the remainder of Ontario. The total sample contains 5,948 renter and 4,735 owner households.

Canadian Facts, a Toronto-based market research firm, conducted the telephone survey work, data coding and editing. The Ministry's Policy and Program Development Branch is solely responsible for all data analysis.

1. BACKGROUND

These reports provide an analysis of selected data collected during October 1985.

All previous surveys contain a 'core' of important market statistics, and the 1985 surveys also contain a similar core. The statistics from the 1985 surveys are generally comparable to statistics in the previous reports.

The core statistics are retained to enable time series analysis of important market statistics. However, market factors change over time. The 1985 survey content has been revised to better reflect current issues.

The survey sample design also received major revision. In previous surveys, only 7 metropolitan areas were surveyed. The sample was increased to 10 areas in order to have a more comprehensive picture of current conditions in local markets across the province. The metropolitan areas generally coincide with the Statistics Canada 'Census Metropolitan Area' boundaries.

All areas of the province outside the 10 metropolitan areas were also sampled. The addition of cases from across the Province allows calculation of true provincial level statistics. Case weights must be applied to calculate provincial statistics.

1.3 Summary of Housing Market Survey Reports

The information collected in the three reports makes available the most current data on Ontario's housing market situation. The major issues addressed in both surveys cover:

- a. The current cost of housing to home owners and tenants
- b. Affordability problems experienced by both tenants and home owners
- c. Maintenance and condition of the existing housing stock
- d. Mobility of both home owners and tenants.

The ownership and renter surveys include general questions on:

- a. Socio-demographic measures such as household income, age and household mobility
- b. Mobility measures such as reasons for moving and choosing present accommodation
- c. Descriptive information on the types of accommodation in which people live, and on maintenance and upkeep.

1. BACKGROUND

The 1985 Ownership Market Survey offers the following information:

- a. Social and financial characteristics of home owners:
- b. Comparison of social and financial characteristics between high and low gross debt service (GDS) ratio households
- c. Projected financial characteristics among households that will renew mortgages in the next five years.
- d. Renovation and home purchase plans.

The 1985 Rental Market Survey offers the following information:

- a. The current rent levels during October 1985
- b. Rent increases between October 1984 and 1985
- c. Additional charges for utilities and other services
- d. Tenant perceptions of building maintenance provided by landlords.

The third volume (Socio-Economic Characteristics) offers a more detailed analysis of social and economic factors.

2. SUMMARY

The following is a summary of highlights from the report.

4. Purchase of Home and Related Mortgage Information

- . The majority of home owners across the province (54.9 per cent) do not currently have a mortgage.
- . Of those individuals who do have a mortgage one-third (34.8 per cent) renewed their mortgages during 1986.
- . The vast majority of mortgage holders, 97 per cent, have interest rates below 15 per cent. Less than 1 per cent of home owners with a mortgage have interest rates above 18 per cent.
- . About one fifth of mortgage holders (21.1 per cent) pay between \$425.00 and \$549.00 in mortgage payments per month.

2. SUMMARY

5. Reinvestment and Home Purchase Plans

- . Most home owners live in a single-detached dwelling (83.1 per cent).
- . More than four-fifths of the owner population (86.6 per cent) stated that their dwelling was not in need of any major repairs. However 38.4 per cent of home owners indicated that their dwelling had some major repair work during the past 3 years.
- . The majority of home owners (88.5 per cent) suggested they had no immediate intentions to move. Of those who did indicate interest in moving one third (29.6 per cent) thought they would move in less than 12 months.
- . One third of home owners (33.7 per cent) gave location as the major reason for wanting to move, while 22.3 per cent wanted a larger house.

6. Socio-economic characteristics

- . Family households* make up the majority of the owner population (89.5 per cent).
- . Two thirds of home owners (63.1 per cent) have household incomes of \$40,000 or less, while median income of all home owners across the province is \$35,000.
- . The majority of home owners (66.3 per cent) are less than 55 years of age with the largest percentage (24.8 per cent) between the ages of 35 and 44.

* This grouping conforms to the census definition of an Economic Family, referring to a group of two or more persons who live in the same dwelling and are related to each other by blood, marriage and/or adoption. Persons living common-law are included in this grouping.

2. SUMMARY

7. Gross Debt and Shelter Costs-to-Income Ratio

- . About two-fifths of the owner households (39.6 per cent) have a shelter cost ratio* of less than 10 per cent, while less than 3 per cent (2.8 per cent) have a shelter cost ratio of 40 per cent and above.
- . When only home owners with mortgages are considered about one-fifth (19.4 per cent) have a shelter cost ratio of less than 10 per cent. The majority of home owners with a mortgage (40.9 per cent) have a shelter cost ratio between 10 and 19 per cent.
- . More than three-quarters of home owners with mortgages (85.6 per cent) have less than 30 per cent Gross debt service.** Almost half of these individuals (40.7 per cent) have a GDS ratio between 10 and 19 per cent.

* Shelter cost ratio = a blended mortgage payment (comprised of principal and interest), where appropriate, property taxes and monthly charges for utilities, as a percentage of total household income.

** Gross debt service = a blended mortgage payment (comprised of principal and interest) and property taxes, as a percentage of total household income. Only home owners with a mortgage are included in this calculation.

(Gross debt service and shelter costs statistics reflect any costs related to pre-payments since last mortgage renewal).

3. INTRODUCTION TO SURVEY RESULTS

The objectives of the 1985 Ownership Market Survey are as follows:

- . To examine general social and financial information for households with and without a mortgage.
- . To determine how many owner households are experiencing affordability problems.
- . To determine quality and age of stock among owner households.
- . To determine renovation and home purchase plans among home owners.

Survey results are broken down into the following sections:

- 4. purchase of home and related mortgage information
- 5. reinvestment and home purchase plans
- 6. socio-economic characteristics
- 7. gross debt and shelter-to-income ratio
- 8. technical appendix
- 9. definitions

Each section provides a wide variety of statistics. The statistics are generally presented for each metropolitan area and for the province as well. The results of statistical significance tests are also noted. Statistics identified by '&' did not achieve statistical significance.

The following points should be kept in mind when interpreting the statistics:

The survey is of households, not of individual units. Vacant units are not included in the sample. Statistics reflect conditions in the private ownership market. Population estimates are based upon 1981 Census counts of private market households. Current population estimates may be calculated by selecting an appropriate household increase factor.

4. PURCHASE OF HOME AND RELATED MORTGAGE INFORMATION .____

This section provides basic mortgage information for home owners with mortgages. Year of purchase, monthly mortgage payment, mortgage renewal date and interest rates are examined.

. HIGHLIGHTS

- . The majority of home owners across the province (54.9 per cent) do not currently have a mortgage. The cities of Kitchener, London, Oshawa, and Ottawa are the exceptions where just over 50 per cent of home owners have mortgages.
- . Of those individuals who have mortgages, one-third (34.8 per cent) renewed their mortgages during 1986.
- . The ratio of resale to new home purchases is about 2 to 1. The pattern holds true for all metro areas.
- . The vast majority of mortgage holders (97 per cent) have interest rates below 15 per cent. Almost half of mortgage holders (46 per cent) have interest rates between 9 and 12 per cent. Less than 1 per cent of home owners have interest rates above 18 per cent.
- . About one fifth of home owners across the province (20.9 per cent) pay \$750.00 or more per month in mortgage payments, whereas, about one-third of mortgage holders in Toronto (36.6 per cent) and Ottawa (34.9 per cent) pay \$750.00 or more per month.

TABLE 4.1

. PER CENT MORTGAGE HOLDERS BY CITY .

| METRO AREA | NO MORTGAGE | FIRST MORTGAGE | SECOND MORTGAGE* | POPULATION ESTIMATES | SAMPLE SIZE |
|-------------------------|----------------|-------------------|---------------------|-------------------------|----------------|
| | % | % | % | # | # |
| HAMILTON | 54.5 | 42.8 | 2.8 | 120600 | 325 |
| KITCHENER | 48.6 | 50.8 | .6 | 60600 | 331 |
| LONDON | 45.9 | 52.7 | 1.4 | 59600 | 414 |
| OSHAWA | 39.4 | 56.8 | 3.8 | 33700 | 315 |
| OTTAWA | 46.3 | 48.7 | 5.1 | 101900 | 376 |
| SAULT STE. MARIE | 50.9 | 47.6 | 1.5 | 20000 | 328 |
| SUDBURY | 53.2 | 45.1 | 1.6 | 30600 | 494 |
| THUNDER BAY | 52.8 | 44.8 | 2.3 | 29000 | 426 |
| TORONTO | 52.8 | 44.3 | 3.0 | 587300 | 436 |
| WINDSOR | 54.7 | 44.0 | 1.3 | 58200 | 393 |
| REMAINDER OF ONTARIO | 59.9 | 38.0 | 2.1 | 777100 | 773 |
| PROVINCE | 54.9 | 42.5 | 2.5 | 1878600 | 4611 |

* first and second mortgage

NOTES:

1) Statistics and sample sizes may differ from table to table due to rounding procedures and missing data.

2) Population estimates equal the number of owner occupied households.

Estimates are calculated from 1981 Census statistics.

TABLE 4.2

. YEAR OF PURCHASE AMONG ALL HOME OWNERS .

| | 1959 OR EARLIER | 1960 1969 | 1970 1974 | 1975 1979 | 1980 1984 | 1985 | POPULATION ESTIMATES | SAMPLE SIZE |
|-------------------------|--------------------|--------------|--------------|--------------|--------------|------|-------------------------|----------------|
| METRO AREA | % | % | % | % | % | % | # | # |
| HAMILTON | 16.8 | 15.6 | 11.8 | 20.6 | 26.8 | 8.4 | 120600 | 321 |
| KITCHENER | 9.0 | 16.7 | 10.8 | 23.5 | 33.4 | 6.5 | 60600 | 323 |
| LONDON | 11.7 | 14.8 | 13.9 | 22.4 | 30.2 | 7.1 | 59600 | 411 |
| OSHAWA | 10.6 | 14.4 | 9.3 | 18.9 | 37.2 | 9.6 | 33700 | 312 |
| OTTAWA | 12.4 | 17.7 | 11.0 | 16.7 | 34.7 | 7.5 | 101900 | 372 |
| SAULT STE. MARIE | 15.8 | 22.4 | 19.6 | 20.2 | 17.1 | 5.0 | 20000 | 322 |
| SUDBURY | 13.9 | 19.8 | 17.0 | 21.9 | 21.7 | 5.7 | 30600 | 489 |
| THUNDER BAY | 16.2 | 19.0 | 12.1 | 19.3 | 26.9 | 6.4 | 29000 | 420 |
| TORONTO | 13.3 | 16.7 | 12.1 | 19.8 | 30.5 | 7.7 | 587300 | 430 |
| WINDSOR | 16.8 | 14.4 | 14.2 | 21.4 | 23.5 | 9.8 | 58200 | 388 |
| REMAINDER OF ONTARIO | 15.0 | 17.0 | 13.6 | 17.8 | 30.0 | 6.6 | 777100 | 764 |
| PROVINCE | 14.1 | 16.8 | 12.8 | 19.1 | 29.9 | 7.2 | 1878600 | 4552 |

NOTES:

- 1) Statistics and sample sizes may differ from table to table due to rounding procedures and missing data.
- 2) Population estimates equal the number of owner occupied households.
Estimates are calculated from 1981 Census statistics.

TABLE 4.3

. PURCHASE OF HOMES THAT WERE NEW OR RESALE BY CITY .

| METRO AREA | NEW | RESALE | POPULATION ESTIMATES | SAMPLE SIZE |
|-------------------------|------|--------|-------------------------|----------------|
| | % | % | # | # |
| HAMILTON | 31.7 | 68.3 | 56600 | 325 |
| KITCHENER | 33.9 | 66.1 | 31600 | 330 |
| LONDON | 29.9 | 70.1 | 32200 | 412 |
| OSHAWA | 38.5 | 61.5 | 20600 | 314 |
| OTTAWA | 39.9 | 60.1 | 55500 | 373 |
| SAULT STE. MARIE | 38.7 | 61.3 | 9900 | 326 |
| SUDBURY | 33.8 | 66.2 | 14400 | 491 |
| THUNDER BAY | 31.7 | 68.3 | 13700 | 423 |
| TORONTO | 33.6 | 66.4 | 278400 | 434 |
| WINDSOR | 26.0 | 74.0 | 26700 | 388 |
| REMAINDER OF ONTARIO | 36.0 | 64.0 | 311600 | 767 |
| PROVINCE | 34.6 | 65.4 | 851000 | 4583 |

NOTES:

- 1) Statistics and sample sizes may differ from table to table due to rounding procedures and missing data.
- 2) Population estimates equal the number of owner occupied households.
Estimates are calculated from 1981 Census statistics.

TABLE 4.4

. MONTHLY MORTGAGE PAYMENTS BY CITY* .

| | LOW THRU \$249.00 | \$250.00 \$349.00 | \$350.00 \$424.00 | \$425.00 \$549.00 | \$550.00 \$624.00 | \$625.00 \$749.00 | \$750.00 THRU HIGH | POPULATION ESTIMATES | SAMPLE SIZE |
|-------------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|-----------------------|-------------------------|----------------|
| METRO AREA | % | % | % | % | % | % | % | # | # |
| HAMILTON | 6.0 | 6.0 | 17.0 | 31.0 | 10.0 | 15.0 | 15.0 | 56600 | 100 |
| KITCHENER | 9.4 | 11.1 | 17.1 | 29.9 | 11.1 | 12.8 | 8.5 | 31600 | 117 |
| LONDON | 14.4 | 11.6 | 16.0 | 23.2 | 12.2 | 7.7 | 14.9 | 32200 | 181 |
| OSHAWA | 12.2 | 4.1 | 6.1 | 24.3 | 14.9 | 20.3 | 18.2 | 20600 | 148 |
| OTTAWA | 2.0 | 13.8 | 3.9 | 13.2 | 11.8 | 20.4 | 34.9 | 55500 | 152 |
| SAULT STE. MARIE | 24.8 | 21.8 | 14.3 | 18.8 | 7.5 | 6.0 | 6.8 | 9900 | 133 |
| SUDBURY | 10.4 | 17.6 | 14.3 | 30.2 | 10.4 | 7.7 | 9.3 | 14400 | 182 |
| THUNDER BAY | 13.3 | 12.7 | 14.5 | 19.9 | 15.1 | 15.1 | 9.6 | 13700 | 166 |
| TORONTO | 5.9 | 9.2 | 5.9 | 13.7 | 12.4 | 16.3 | 36.6 | 278400 | 153 |
| WINDSOR | 5.4 | 20.3 | 13.5 | 30.4 | 8.8 | 13.5 | 8.1 | 26700 | 148 |
| REMAINDER OF ONTARIO | 13.9 | 16.4 | 21.2 | 25.0 | 3.1 | 10.3 | 10.2 | 311600 | 228 |
| PROVINCE | 9.6 | 12.7 | 13.5 | 21.1 | 8.7 | 13.5 | 20.9 | 851000 | 1708 |

* Payment includes: Principal, interest and property taxes.

NOTES:

- 1) Statistics and sample sizes may differ from table to table due to rounding procedures and missing data.
- 2) Population estimates equal the number of owner occupied households.
Estimates are calculated from 1981 Census statistics.

TABLE 4.5

. MORTGAGE RENEWAL DATE BY CITY .

| METRO AREA | 1985 | 1986 | 1987 | 1988 | 1989 | 1990 THRU 1995 | 1996 AND POPULATION OVER ESTIMATES | SAMPLE SIZE |
|-------------------------|------|------|------|------|------|-------------------|---------------------------------------|----------------|
| | % | % | % | % | % | % | % | # |
| HAMILTON | 8.3 | 34.4 | 20.8 | 16.7 | 12.5 | 7.3 | -- | 56600 |
| KITCHENER | 4.1 | 37.2 | 14.0 | 16.5 | 10.7 | 16.5 | .8 | 31600 |
| LONDON | 5.7 | 25.3 | 13.8 | 24.7 | 17.2 | 13.2 | -- | 32200 |
| OSHAWA | 11.3 | 22.7 | 18.7 | 19.3 | 14.7 | 13.3 | -- | 20600 |
| OTTAWA | 6.7 | 38.8 | 16.4 | 16.4 | 7.5 | 10.4 | 3.7 | 55500 |
| SAULT STE. MARIE | 7.8 | 36.9 | 29.1 | 9.7 | 7.8 | 5.8 | 2.9 | 9900 |
| SUDBURY | 10.2 | 33.5 | 16.5 | 18.2 | 6.8 | 12.5 | 2.3 | 14400 |
| THUNDER BAY | 9.3 | 42.0 | 16.0 | 10.7 | 9.3 | 10.7 | 2.0 | 13700 |
| TORONTO | 7.1 | 35.3 | 12.8 | 20.5 | 11.5 | 10.3 | 2.6 | 278400 |
| WINDSOR | 5.8 | 33.1 | 17.5 | 16.9 | 8.4 | 16.9 | 1.3 | 26700 |
| REMAINDER OF ONTARIO | 11.1 | 35.4 | 10.5 | 18.0 | 9.5 | 12.9 | 2.6 | 311600 |
| PROVINCE | 8.7 | 34.8 | 13.2 | 18.7 | 10.6 | 11.8 | 2.2 | 851000 |

NOTES:

1) Statistics and sample sizes may differ from table to table due to rounding procedures and missing data.

2) Population estimates equal the number of owner occupied households.

Estimates are calculated from 1981 Census statistics.

TABLE 4.6

. INTEREST RATES BY CITY* .

| | LESS THAN 9% | 9% - 12% | 12.1% - 15% | 15.1% - 18% | 18.1% AND OVER | POPULATION ESTIMATES | SAMPLE SIZE |
|-------------------------|-----------------|----------|-------------|-------------|-------------------|-------------------------|----------------|
| METRO AREA | % | % | % | % | % | # | # |
| HAMILTON | 11.2 | 47.8 | 38.1 | 3.0 | -- | 56600 | 134 & |
| KITCHENER | 14.1 | 44.9 | 38.5 | 2.6 | -- | 31600 | 156 & |
| LONDON | 12.4 | 38.7 | 46.1 | 1.8 | .9 | 32200 | 217 & |
| OSHAWA | 9.7 | 41.6 | 46.5 | 2.2 | -- | 20600 | 185 & |
| OTTAWA | 13.8 | 45.0 | 39.7 | 1.1 | .5 | 55500 | 189 & |
| SAULT STE. MARIE | 18.1 | 53.0 | 26.2 | 2.0 | .7 | 9900 | 149 & |
| SUDBURY | 13.0 | 51.6 | 33.0 | 2.3 | -- | 14400 | 215 & |
| THUNDER BAY | 14.7 | 40.2 | 40.8 | 3.3 | 1.1 | 13700 | 184 & |
| TORONTO | 12.0 | 42.0 | 43.5 | 1.5 | 1.0 | 278400 | 200 & |
| WINDSOR | 7.8 | 50.0 | 38.0 | 3.0 | 1.2 | 26700 | 166 & |
| REMAINDER OF ONTARIO | 7.5 | 50.3 | 38.4 | 3.1 | .8 | 311600 | 284 & |
| PROVINCE | 10.5 | 46.0 | 40.5 | 2.3 | .7 | 851000 | 2079 |

* For first mortgages only.

NOTES:

1) Statistics and sample sizes may differ from table to table due to rounding procedures and missing data.

2) Population estimates equal the number of owner occupied households.

Estimates are calculated from 1981 Census statistics.

5. REINVESTMENT AND HOME PURCHASE PLANS . _____

Home owners were asked several questions about their dwelling in terms of the building type, age of structure, maintenance and repairs, and renovation plans. Home owners were also asked about their plans to move and the market value of their house.

. HIGHLIGHTS

- . Most home owners live in a single-detached dwelling (83.1 per cent).
- . More than four-fifths of the owner population (86.6 per cent) stated that their dwelling was not in need of any major repairs. However, 38.4 per cent of home owners indicated that their dwelling had some major repair* work during the past 3 years. Furthermore, 12.5 per cent of owners stated they plan to renovate** their dwelling in the next 12 months.
- . The majority of home owners (88.5 per cent) stated they had no immediate intentions to move. Of those who did indicate interest in moving, one third (38.5 per cent) thought they would move in more than 2 years, about one-third (32 per cent) said in 1 to 2 years and another third (29.6 per cent) said in less than 12 months.
- . One third of home owners (33.7 per cent) gave location as the major reason for wanting to move while, 22.3 per cent wanted a larger house.***
- . Home owners were asked to give their best estimate of the market value of their house. The results indicate that 13.5 per cent of home owners would set a market value between \$70,001 and \$80,000 and 13 per cent suggested the selling price would be between \$90,001 and \$110,000. Only 7.2 per cent of home owners would set a market value of \$170,000 and above. Ottawa and Toronto had the greatest representation in the \$170,000 category and above with 15.1 per cent and 13.9 per cent respectively.****

* see definitions, section 9

** see definitions, section 9

*** The category 'location' includes responses which reference physical convenience as well as quality of neighbourhood.

**** Respondents were interviewed during October 1985, since then there has been a rapid increase in the market value of housing.

TABLE 5.1

. DWELLING TYPE BY CITY .

| | SINGLE DETACHED | SEMI-DETACHED DUPLEX | ROW/TOWN HOUSE | OTHER | POPULATION ESTIMATES | SAMPLE SIZE |
|-------------------------|--------------------|-------------------------|-------------------|-------|-------------------------|----------------|
| METRO AREA | % | % | % | % | # | # |
| HAMILTON | 86.5 | 6.8 | 5.5 | 1.2 | 120600 | 325 |
| KITCHENER | 87.9 | 8.5 | 2.1 | 1.5 | 60600 | 331 |
| LONDON | 89.4 | 6.8 | 3.1 | .7 | 59600 | 414 |
| OSHAWA | 79.0 | 14.3 | 5.1 | 1.6 | 33700 | 315 |
| OTTAWA | 71.5 | 12.5 | 8.8 | 7.2 | 101900 | 376 |
| SAULT STE. MARIE | 91.5 | 6.4 | .3 | 1.8 | 20000 | 328 |
| SUDBURY | 91.7 | 6.7 | .6 | 1.0 | 30600 | 494 |
| THUNDER BAY | 92.3 | 4.7 | .2 | 2.8 | 29000 | 426 |
| TORONTO | 67.7 | 18.6 | 5.3 | 8.5 | 587300 | 436 |
| WINDSOR | 92.4 | 4.1 | 2.0 | 1.5 | 58200 | 393 |
| REMAINDER OF ONTARIO | 93.5 | 4.9 | .3 | 1.3 | 777100 | 773 |
| PROVINCE | 83.1 | 10.1 | 2.9 | 3.9 | 1878600 | 4611 |

NOTES:

- 1) Statistics and sample sizes may differ from table to table due to rounding procedures and missing data.
- 2) Population estimates equal the number of owner occupied households.
Estimates are calculated from 1981 Census statistics.

TABLE 5.2.A

DWELLING TYPE AND AGE BY CITY

| | | BEFORE 1921 | 1921 1945 | 1946 1960 | 1961 1970 | 1971 1975 | 1976 1979 | 1980 1984 | IN 1985 | POPULATION ESTIMATES | SAMPLE SIZE |
|------------------|----------------------|----------------|--------------|--------------|--------------|--------------|--------------|--------------|------------|-------------------------|----------------|
| METRO AREA | | % | % | % | % | % | % | % | % | # | # |
| HAMILTON | Single detached | 11.3 | 17.1 | 33.1 | 16.4 | 9.8 | 6.5 | 5.1 | .7 | 120600 | 317 |
| | Semi-detached/duplex | 9.5 | 14.3 | 14.3 | 19.0 | 19.0 | 19.0 | -- | 4.8 | | |
| | Rowhouse/town | 5.9 | -- | -- | 17.6 | 35.3 | 29.4 | 11.8 | -- | | |
| | Other | -- | -- | -- | -- | 50.0 | 50.0 | -- | -- | | |
| KITCHENER | Single detached | 10.6 | 13.1 | 21.3 | 22.7 | 11.7 | 13.1 | 6.4 | 1.1 | 60600 | 320 & |
| | Semi-detached/duplex | 11.1 | 3.7 | 11.1 | 25.9 | 14.8 | 22.2 | 11.1 | -- | | |
| | Rowhouse/town | -- | -- | -- | -- | 42.9 | 57.1 | -- | -- | | |
| | Other | -- | -- | -- | 25.0 | 50.0 | 25.0 | -- | -- | | |
| LONDON | Single detached | 11.5 | 15.6 | 27.7 | 17.0 | 10.4 | 9.6 | 6.8 | 1.4 | 59600 | 405 |
| | Semi-detached/duplex | 12.5 | 4.2 | 12.5 | 12.5 | 29.2 | 20.8 | 8.3 | -- | | |
| | Rowhouse/town | -- | -- | -- | -- | 53.8 | 46.2 | -- | -- | | |
| | Other | -- | 33.3 | -- | -- | 33.3 | -- | 33.3 | -- | | |
| OSHAWA | Single detached | 3.3 | 13.0 | 32.1 | 18.3 | 10.6 | 8.9 | 12.2 | 1.6 | 33700 | 311 |
| | Semi-detached/duplex | 2.3 | -- | 6.8 | 15.9 | 29.5 | 25.0 | 15.9 | 4.5 | | |
| | Rowhouse/town | -- | -- | -- | -- | 56.3 | 31.3 | 12.5 | -- | | |
| | Other | -- | -- | -- | -- | 60.0 | 40.0 | -- | -- | | |
| OTTAWA | Single detached | 5.6 | 9.0 | 33.3 | 19.5 | 8.6 | 4.9 | 17.6 | 1.5 | 101900 | 373 |
| | Semi-detached/duplex | 12.8 | 4.3 | 17.0 | 12.8 | 29.8 | 14.9 | 8.5 | -- | | |
| | Rowhouse/town | -- | 3.0 | 6.1 | 12.1 | 33.3 | 30.3 | 15.2 | -- | | |
| | Other | 11.5 | -- | 3.8 | 11.5 | 34.6 | 15.4 | 19.2 | 3.8 | | |
| SAULT STE. MARIE | Single detached | 7.1 | 16.3 | 30.8 | 19.7 | 15.3 | 7.8 | 3.1 | -- | 20000 | 321 & |
| | Semi-detached/duplex | 15.0 | 10.0 | 20.0 | 20.0 | 20.0 | 15.0 | -- | -- | | |
| | Rowhouse/town | -- | -- | -- | 100.0 | -- | -- | -- | -- | | |
| | Other | 20.0 | -- | -- | 60.0 | 20.0 | -- | -- | -- | | |

NOTES:

1) Statistics and sample sizes may differ from table to table due to rounding procedures and missing data.

2) Population estimates equal the number of owner occupied households.

Estimates are calculated from 1981 Census statistics.

TABLE 5.2.B

. DWELLING TYPE AND AGE BY CITY .

| | | BEFORE 1921 | 1921 1945 | 1946 1960 | 1961 1970 | 1971 1975 | 1976 1979 | 1980 1984 | IN 1985 | POPULATION ESTIMATES | SA S |
|-------------------------|----------------------|----------------|--------------|--------------|--------------|--------------|--------------|--------------|------------|-------------------------|---------|
| METRO AREA | | % | % | % | % | % | % | % | % | # | |
| SUDBURY | Single detached | 1.8 | 13.0 | 33.6 | 24.0 | 14.8 | 8.7 | 3.8 | .2 | 30600 | |
| | Semi-detached/duplex | 3.0 | 15.2 | 39.4 | 12.1 | 12.1 | 6.1 | 6.1 | 6.1 | | |
| | Rowhouse/town | -- | -- | -- | -- | -- | 100.0 | -- | -- | | |
| | Other | 20.0 | -- | 40.0 | 20.0 | -- | -- | 20.0 | -- | | |
| THUNDER BAY | Single detached | 9.7 | 19.7 | 27.6 | 18.4 | 10.8 | 8.4 | 4.7 | .5 | 29000 | |
| | Semi-detached/duplex | 5.3 | -- | 5.3 | 10.5 | 36.8 | 31.6 | 10.5 | -- | | |
| | Rowhouse/town | 100.0 | -- | -- | -- | -- | -- | -- | -- | | |
| | Other | 11.1 | -- | -- | 22.2 | 33.3 | 33.3 | -- | -- | | |
| TORONTO | Single detached | 5.2 | 17.0 | 36.1 | 13.9 | 8.0 | 7.6 | 11.5 | .7 | 587300 | |
| | Semi-detached/duplex | 16.0 | 12.0 | 16.0 | 24.0 | 20.0 | 12.0 | -- | -- | | |
| | Rowhouse/town | 8.7 | -- | 4.3 | 17.4 | 30.4 | 30.4 | 8.7 | -- | | |
| | Other | 3.0 | -- | -- | 9.1 | 51.5 | 33.3 | 3.0 | -- | | |
| WINDSOR | Single detached | 11.2 | 24.7 | 26.7 | 16.1 | 9.5 | 9.2 | 1.4 | 1.1 | 58200 | |
| | Semi-detached/duplex | 12.5 | 37.5 | 6.3 | 25.0 | -- | 12.5 | 6.3 | -- | | |
| | Rowhouse/town | 14.3 | -- | -- | 28.6 | 42.9 | -- | 14.3 | -- | | |
| | Other | -- | -- | -- | 40.0 | 40.0 | 20.0 | -- | -- | | |
| REMAINDER OF ONTARIO | Single detached | 17.2 | 15.2 | 21.8 | 14.6 | 13.8 | 9.3 | 7.2 | .9 | 777100 | |
| | Semi-detached/duplex | 11.5 | 11.5 | 5.9 | 5.6 | 21.8 | 32.8 | 10.8 | -- | | |
| | Rowhouse/town | -- | 2.8 | 5.5 | -- | 2.8 | 86.2 | 2.8 | -- | | |
| | Other | 26.6 | .8 | 1.7 | 3.4 | 36.7 | 4.2 | 26.6 | -- | | |
| PROVINCE | Single detached | 11.8 | 15.7 | 27.7 | 15.6 | 11.4 | 8.6 | 8.3 | .9 | 1878600 | 4 |
| | Semi-detached/duplex | 13.7 | 11.0 | 13.5 | 18.5 | 21.1 | 17.8 | 4.0 | .4 | | |
| | Rowhouse/town | 6.0 | .6 | 3.7 | 14.5 | 32.3 | 33.4 | 9.5 | -- | | |
| | Other | 6.8 | .3 | .8 | 9.3 | 47.1 | 27.5 | 7.7 | .4 | | |

NOTES:

1) Statistics and sample sizes may differ from table to table due to rounding procedures and missing data.

2) Population estimates equal the number of owner occupied households.

Estimates are calculated from 1981 Census statistics.

TABLE 5.3

. MAJOR REPAIR ACTIVITY DONE IN PAST 3 YEARS AND NEED FOR MAJOR REPAIRS .

| | IN NEED OF MAJOR REPAIRS | | SAMPLE SIZE | | MAJOR REPAIRS DONE IN PAST 3 YEARS | | SAMPLE SIZE |
|-------------------------|--------------------------|------|----------------|---|------------------------------------|------|----------------|
| | YES | NO | | | YES | NO | |
| METRO AREA | % | % | # | : | % | % | # |
| HAMILTON | 10.2 | 89.8 | 325 | : | 40.6 | 59.4 | 310 |
| KITCHENER | 10.0 | 90.0 | 331 | : | 33.1 | 66.9 | 329 |
| LONDON | 13.0 | 87.0 | 414 | : | 42.3 | 57.7 | 409 |
| OSHAWA | 7.6 | 92.4 | 315 | : | 30.5 | 69.5 | 308 |
| OTTAWA | 8.0 | 92.0 | 376 | : | 32.9 | 67.1 | 371 |
| SAULT STE. MARIE | 18.9 | 81.1 | 328 | : | 37.1 | 62.9 | 326 |
| SUDEBURY | 12.0 | 88.0 | 493 | : | 34.6 | 65.4 | 491 |
| THUNDER BAY | 13.6 | 86.4 | 426 | : | 35.0 | 65.0 | 423 |
| TORONTO | 12.8 | 87.2 | 431 | : | 36.5 | 63.5 | 430 |
| WINDSOR | 16.3 | 83.7 | 393 | : | 44.1 | 55.9 | 388 |
| REMAINDER OF ONTARIO | 15.4 | 84.6 | 771 | : | 40.7 | 59.3 | 763 |
| PROVINCE | 13.4 | 86.6 | 4603 | : | 38.4 | 61.6 | 4548 |

NOTES:

1) Statistics and sample sizes may differ from table to table due to rounding procedures and missing data.

2) Population estimates equal the number of owner occupied households.

Estimates are calculated from 1981 Census statistics.

TABLE 5.4.A

. MAJOR REPAIR ACTIVITY DONE IN PAST 3 YEARS AND NEED FOR MAJOR REPAIRS BY BUILDING TYPE .

| | | IN NEED OF MAJOR REPAIRS | | SAMPLE | MAJOR REPAIRS DONE IN PAST 3 YEARS | | SAMPLE |
|------------------|----------------------|--------------------------|-------|--------|------------------------------------|-------|--------|
| | | YES | NO | SIZE | YES | NO | SIZE |
| METRO AREA | | % | % | # | % | % | # |
| HAMILTON | Single detached | 11.0 | 89.0 | 325 | 41.7 | 58.3 | 310 & |
| | Semi-detached/duplex | 4.5 | 95.5 | | 35.0 | 65.0 | |
| | Rowhouse/town | 5.6 | 94.4 | | 26.7 | 73.3 | |
| | Other | -- | 100.0 | | 50.0 | 50.0 | |
| KITCHENER | Single detached | 10.7 | 89.3 | 331 | 32.8 | 67.2 | 329 & |
| | Semi-detached/duplex | 7.1 | 92.9 | | 35.7 | 64.3 | |
| | Rowhouse/town | -- | 100.0 | | 33.3 | 66.7 | |
| | Other | -- | 100.0 | | 40.0 | 60.0 | |
| LONDON | Single detached | 13.2 | 86.8 | 414 | 42.1 | 57.9 | 409 & |
| | Semi-detached/duplex | 10.7 | 89.3 | | 53.6 | 46.4 | |
| | Rowhouse/town | 7.7 | 92.3 | | 33.3 | 66.7 | |
| | Other | 33.3 | 66.7 | | -- | 100.0 | |
| OSHAWA | Single detached | 8.0 | 92.0 | 315 | 34.0 | 66.0 | 308 & |
| | Semi-detached/duplex | 6.7 | 93.3 | | 17.8 | 82.2 | |
| | Rowhouse/town | 6.3 | 93.8 | | 13.3 | 86.7 | |
| | Other | -- | 100.0 | | 25.0 | 75.0 | |
| OTTAWA | Single detached | 7.4 | 92.6 | 376 | 34.3 | 65.7 | 371 & |
| | Semi-detached/duplex | 8.5 | 91.5 | | 27.7 | 72.3 | |
| | Rowhouse/town | 9.1 | 90.9 | | 21.9 | 78.1 | |
| | Other | 11.1 | 88.9 | | 41.7 | 58.3 | |
| SAULT STE. MARIE | Single detached | 19.0 | 81.0 | 328 | 38.6 | 61.4 | 326 & |
| | Semi-detached/duplex | 19.0 | 81.0 | | 19.0 | 81.0 | |
| | Rowhouse/town | -- | 100.0 | | 100.0 | -- | |
| | Other | 16.7 | 83.3 | | 16.7 | 83.3 | |

NOTES:

1) Statistics and sample sizes may differ from table to table due to rounding procedures and missing data.

2) Population estimates equal the number of owner occupied households.

Estimates are calculated from 1981 Census statistics.

TABLE 5.4.B

MAJOR REPAIR ACTIVITY DONE IN PAST 3 YEARS AND NEED FOR MAJOR REPAIRS BY BUILDING TYPE

| | | IN NEED OF MAJOR REPAIRS | | SAMPLE | MAJOR REPAIRS DONE IN PAST 3 YEARS | | SAMPLE |
|----------------------|----------------------|--------------------------|-------|--------|------------------------------------|-------|--------|
| | | YES | NO | SIZE | YES | NO | SIZE |
| METRO AREA | | % | % | # | % | % | # |
| SUDBURY | | | | | | | |
| | Single detached | 10.8 | 89.2 | 493 | 34.1 | 65.9 | 491 & |
| | Semi-detached/duplex | 30.3 | 69.7 | | 42.4 | 57.6 | |
| | Rowhouse/town | -- | 100.0 | | -- | 100.0 | |
| | Other | -- | 100.0 | | 40.0 | 60.0 | |
| THUNDER BAY | | | | | | | |
| | Single detached | 14.5 | 85.5 | 426 | 36.2 | 63.8 | 423 & |
| | Semi-detached/duplex | 5.0 | 95.0 | | 20.0 | 80.0 | |
| | Rowhouse/town | -- | 100.0 | | -- | 100.0 | |
| | Other | -- | 100.0 | | 25.0 | 75.0 | |
| TORONTO | | | | | | | |
| | Single detached | 13.0 | 87.0 | 431 | 35.3 | 64.7 | 430 & |
| | Semi-detached/duplex | 15.0 | 85.0 | | 44.3 | 55.7 | |
| | Rowhouse/town | 4.3 | 95.7 | | 30.4 | 69.6 | |
| | Other | 11.4 | 88.6 | | 33.3 | 66.7 | |
| WINDSOR | | | | | | | |
| | Single detached | 16.3 | 83.7 | 393 | 44.3 | 55.7 | 388 & |
| | Semi-detached/duplex | 25.0 | 75.0 | | 31.3 | 68.7 | |
| | Rowhouse/town | -- | 100.0 | | 71.4 | 28.6 | |
| | Other | 16.7 | 83.3 | | 33.3 | 66.7 | |
| REMAINDER OF ONTARIO | | | | | | | |
| | Single detached | 15.5 | 84.5 | 771 | 41.5 | 58.5 | 763 & |
| | Semi-detached/duplex | 11.6 | 88.4 | | 24.1 | 75.9 | |
| | Rowhouse/town | 2.8 | 97.2 | | 11.0 | 89.0 | |
| | Other | 25.5 | 74.5 | | 48.3 | 51.7 | |
| PROVINCE | | | | | | | |
| | Single detached | 13.8 | 86.2 | 4603 | 39.0 | 61.0 | 4548 |
| | Semi-detached/duplex | 13.2 | 86.8 | | 37.5 | 62.5 | |
| | Rowhouse/town | 5.1 | 94.9 | | 28.2 | 71.8 | |
| | Other | 12.9 | 87.1 | | 36.2 | 63.8 | |

NOTES:

1) Statistics and sample sizes may differ from table to table due to rounding procedures and missing data.

2) Population estimates equal the number of owner occupied households.

Estimates are calculated from 1981 Census statistics.

TABLE 5.5

. PLAN RENOVATIONS* OR STRUCTURAL CHANGES IN NEXT 12 MONTHS BY CITY .

| METRO AREA | YES | NO | POPULATION ESTIMATES | SAMPLE SIZE |
|-------------------------|------|------|-------------------------|----------------|
| | % | % | # | # |
| HAMILTON | 9.2 | 90.8 | 120600 | 316 |
| KITCHENER | 10.8 | 89.2 | 60600 | 323 |
| LONDON | 11.1 | 88.9 | 59600 | 406 |
| OSHAWA | 10.9 | 89.1 | 33700 | 311 |
| OTTAWA | 10.3 | 89.7 | 101900 | 369 |
| SAULT STE. MARIE | 19.0 | 81.0 | 20000 | 315 |
| SUDBURY | 13.8 | 86.2 | 30600 | 477 |
| THUNDER BAY | 14.2 | 85.8 | 29000 | 408 |
| TORONTO | 11.5 | 88.5 | 587300 | 426 |
| WINDSOR | 10.9 | 89.1 | 58200 | 386 |
| REMAINDER OF ONTARIO | 14.1 | 85.9 | 777100 | 752 |
| PROVINCE | 12.5 | 87.5 | 1878600 | 4489 |

* renovations : refers to structural changes to the dwelling (such as building an addition), renovating a bathroom or kitchen, or upgrading electrical or plumbing, also major energy conservation work during renovation such as adding insulation to walls.

NOTES:

- 1) Statistics and sample sizes may differ from table to table due to rounding procedures and missing data.
- 2) Population estimates equal the number of owner occupied households.
Estimates are calculated from 1981 Census statistics.

TABLE 5.6

. HOME OWNERS WITH PLANS TO MOVE* BY CITY .

| | YES | NO | POPULATION ESTIMATES | SAMPLE SIZE |
|-------------------------|------|------|-------------------------|----------------|
| METRO AREA | % | % | # | # |
| HAMILTON | 11.1 | 88.9 | 120600 | 323 & |
| KITCHENER | 12.8 | 87.2 | 60600 | 329 & |
| LONDON | 10.4 | 89.6 | 59600 | 412 & |
| OSHAWA | 14.3 | 85.7 | 33700 | 315 & |
| OTTAWA | 14.1 | 85.9 | 101900 | 375 & |
| SAULT STE. MARIE | 12.8 | 87.2 | 20000 | 327 & |
| SUDBURY | 12.0 | 88.0 | 30600 | 492 & |
| THUNDER BAY | 12.7 | 87.3 | 29000 | 425 & |
| TORONTO | 11.5 | 88.5 | 587300 | 434 & |
| WINDSOR | 10.7 | 89.3 | 58200 | 392 & |
| REMAINDER OF ONTARIO | 11.1 | 88.9 | 777100 | 771 & |
| PROVINCE | 11.5 | 88.5 | 1878600 | 4595 |

* move: to another home that would be used as respondents' principal residence, time frame covered in Table 5.7

NOTES:

- 1) Statistics and sample sizes may differ from table to table due to rounding procedures and missing data.
- 2) Population estimates equal the number of owner occupied households.
Estimates are calculated from 1981 Census statistics.

TABLE 5.7

. TIME FRAMES OF INTENDED MOVES BY CITY .

| | LESS THAN 12 MONTHS | 1 TO 2 YEARS | MORE THAN 2 YEARS | SAMPLE SIZE |
|-------------------------|------------------------|-----------------|----------------------|----------------|
| METRO AREA | % | % | % | # |
| HAMILTON | 40.6 | 12.5 | 46.9 | 32 & |
| KITCHENER | 30.6 | 27.8 | 41.7 | 36 & |
| LONDON | 35.7 | 31.0 | 33.3 | 42 & |
| OSHAWA | 32.6 | 30.2 | 37.2 | 43 & |
| OTTAWA | 35.3 | 31.4 | 33.3 | 51 & |
| SAULT STE. MARIE | 31.0 | 35.7 | 33.3 | 42 & |
| SUDBURY | 25.4 | 27.1 | 47.5 | 59 & |
| THUNDER BAY | 35.2 | 31.5 | 33.3 | 54 & |
| TORONTO | 18.4 | 36.7 | 44.9 | 49 & |
| WINDSOR | 25.6 | 43.6 | 30.8 | 39 & |
| REMAINDER OF ONTARIO | 35.8 | 30.8 | 33.4 | 77 & |
| PROVINCE | 29.6 | 32.0 | 38.5 | 524 |

NOTES:

- 1) Statistics and sample sizes may differ from table to table due to rounding procedures and missing data.
- 2) Population estimates equal the number of owner occupied households.
Estimates are calculated from 1981 Census statistics.

TABLE 5.8

REASONS FOR PLANS TO MOVE

| | MISCELLANEOUS | LARGER HOUSE | SMALLER HOUSE | COULD AFFORD BETTER | LESS EXPENSIVE | CHANGE * IN NEEDS | NEIGHBOUR- HOOD | LOCATION | TOO OLD | ** INVESTMENTS | SAMPLE SIZE |
|-------------------------|---------------|-----------------|------------------|------------------------|-------------------|----------------------|--------------------|----------|---------|-------------------|----------------|
| METRO AREA | % | % | % | % | % | % | % | % | % | % | # |
| HAMILTON | 2.8 | 27.8 | 2.8 | 25.0 | 2.8 | 5.6 | 13.9 | 13.9 | 5.6 | -- | 36 |
| KITCHENER | 2.5 | 27.5 | 7.5 | 15.0 | 5.0 | 10.0 | 5.0 | 20.0 | 7.5 | -- | 40 |
| LONDON | 4.8 | 21.4 | 11.9 | 16.7 | 4.8 | 16.7 | 2.4 | 11.9 | 9.5 | -- | 42 |
| OSHAWA | -- | 43.2 | 2.3 | 9.1 | -- | 13.6 | 9.1 | 15.9 | 6.8 | -- | 44 |
| OTTAWA | 2.0 | 26.0 | 18.0 | 8.0 | 2.0 | 18.0 | 6.0 | 16.0 | 2.0 | 2.0 | 50 |
| SAULT STE. MARIE | -- | 15.4 | 15.4 | 12.8 | 2.6 | 10.3 | 17.9 | 10.3 | 12.8 | 2.6 | 39 |
| SUDBURY | 1.8 | 29.1 | 12.7 | 7.3 | 12.7 | 10.9 | 9.1 | 7.3 | 9.1 | -- | 55 |
| THUNDER BAY | 17.3 | 28.8 | 7.7 | 9.6 | -- | 5.8 | 5.8 | 11.5 | 11.5 | 1.9 | 52 |
| TORONTO | 8.9 | 22.2 | 4.4 | 6.7 | 2.2 | 11.1 | 15.6 | 13.3 | 11.1 | 4.4 | 45 |
| WINDSOR | -- | 35.7 | 7.1 | 7.1 | 7.1 | 9.5 | 19.0 | 11.9 | 2.4 | -- | 42 |
| REMAINDER OF ONTARIO | 4.9 | 17.9 | 2.7 | 2.8 | 4.9 | 9.9 | 10.1 | 34.2 | 12.4 | -- | 85 |
| PROVINCE | 5.5 | 22.3 | 5.2 | 7.1 | 3.8 | 10.7 | 11.5 | 22.2 | 10.2 | 1.5 | 530 |

* such as: want more privacy, ,less upkeep and maintenance, want more property.

** such as: retain existing home for investment, rental income.

NOTES:

1) Statistics and sample sizes may differ from table to table due to rounding procedures and missing data.

2) Population estimates equal the number of owner occupied households.

Estimates are calculated from 1981 Census statistics.

TABLE 5.9

MARKET VALUE* OF HOUSE BY CITY

| | METRO AREA | | | | | | | | | | | | | | | | | | | | | | | | POPULATION ESTIMATES | SAMPLE SIZE | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|--|----------------|----------|----------|----------|----------|----------|----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|----------------------|-------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|--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| | UP TO \$40,000 | \$40,001 | \$50,000 | \$60,000 | \$70,000 | \$80,000 | \$90,000 | \$100,000 | \$110,000 | \$120,000 | \$130,000 | \$140,000 | \$150,000 | \$160,000 | \$170,000 | \$180,000 | \$190,000 | \$200,000 | \$210,000 | \$220,000 | \$230,000 | \$240,000 | \$250,000 | \$260,000 | | | \$270,000 | \$280,000 | \$290,000 | \$300,000 | \$310,000 | \$320,000 | \$330,000 | \$340,000 | \$350,000 | \$360,000 | \$370,000 | \$380,000 | \$390,000 | \$400,000 | \$410,000 | \$420,000 | \$430,000 | \$440,000 | \$450,000 | \$460,000 | \$470,000 | \$480,000 | \$490,000 | \$500,000 | \$510,000 | \$520,000 | \$530,000 | \$540,000 | \$550,000 | \$560,000 | \$570,000 | \$580,000 | \$590,000 | \$600,000 | \$610,000 | \$620,000 | \$630,000 | \$640,000 | \$650,000 | \$660,000 | \$670,000 | \$680,000 | \$690,000 | \$700,000 | \$710,000 | \$720,000 | \$730,000 | \$740,000 | \$750,000 | \$760,000 | \$770,000 | \$780,000 | \$790,000 | \$800,000 | \$810,000 | \$820,000 | \$830,000 | \$840,000 | \$850,000 | \$860,000 | \$870,000 | \$880,000 | \$890,000 | \$900,000 | \$910,000 | \$920,000 | \$930,000 | \$940,000 | \$950,000 | \$960,000 | \$970,000 | \$980,000 | \$990,000 | \$1,000,000 | \$1,010,000 | \$1,020,000 | \$1,030,000 | \$1,040,000 | \$1,050,000 | \$1,060,000 | \$1,070,000 | \$1,080,000 | \$1,090,000 | \$1,100,000 | \$1,110,000 | \$1,120,000 | \$1,130,000 | \$1,140,000 | \$1,150,000 | \$1,160,000 | \$1,170,000 | \$1,180,000 | \$1,190,000 | \$1,200,000 | \$1,210,000 | \$1,220,000 | \$1,230,000 | \$1,240,000 | \$1,250,000 | \$1,260,000 | \$1,270,000 | \$1,280,000 | \$1,290,000 | \$1,300,000 | \$1,310,000 | \$1,320,000 | \$1,330,000 | \$1,340,000 | \$1,350,000 | \$1,360,000 | \$1,370,000 | \$1,380,000 | \$1,390,000 | \$1,400,000 | \$1,410,000 | \$1,420,000 | \$1,430,000 | \$1,440,000 | \$1,450,000 | \$1,460,000 | \$1,470,000 | \$1,480,000 | \$1,490,000 | \$1,500,000 | \$1,510,000 | \$1,520,000 | \$1,530,000 | \$1,540,000 | \$1,550,000 | \$1,560,000 | \$1,570,000 | \$1,580,000 | \$1,590,000 | \$1,600,000 | \$1,610,000 | \$1,620,000 | \$1,630,000 | \$1,640,000 | \$1,650,000 | \$1,660,000 | \$1,670,000 | \$1,680,000 | \$1,690,000 | \$1,700,000 | \$1,710,000 | \$1,720,000 | \$1,730,000 | \$1,740,000 | \$1,750,000 | \$1,760,000 | \$1,770,000 | \$1,780,000 | \$1,790,000 | \$1,800,000 | \$1,810,000 | \$1,820,000 | \$1,830,000 | \$1,840,000 | \$1,850,000 | \$1,860,000 | \$1,870,000 | \$1,880,000 | \$1,890,000 | \$1,900,000 | \$1,910,000 | \$1,920,000 | \$1,930,000 | \$1,940,000 | \$1,950,000 | \$1,960,000 | \$1,970,000 | \$1,980,000 | \$1,990,000 | \$2,000,000 | \$2,010,000 | \$2,020,000 | \$2,030,000 | \$2,040,000 | \$2,050,000 | \$2,060,000 | \$2,070,000 | \$2,080,000 | \$2,090,000 | \$2,100,000 | \$2,110,000 | \$2,120,000 | \$2,130,000 | \$2,140,000 | \$2,150,000 | \$2,160,000 | \$2,170,000 | \$2,180,000 | \$2,190,000 | \$2,200,000 | \$2,210,000 | \$2,220,000 | \$2,230,000 | \$2,240,000 | \$2,250,000 | \$2,260,000 | \$2,270,000 | \$2,280,000 | \$2,290,000 | \$2,300,000 | \$2,310,000 | \$2,320,000 | \$2,330,000 | \$2,340,000 | \$2,350,000 | \$2,360,000 | \$2,370,000 | \$2,380,000 | \$2,390,000 | \$2,400,000 | \$2,410,000 | \$2,420,000 | \$2,430,000 | \$2,440,000 | \$2,450,000 | \$2,460,000 | \$2,470,000 | \$2,480,000 | \$2,490,000 | \$2,500,000 | \$2,510,000 | \$2,520,000 | \$2,530,000 | \$2,540,000 | \$2,550,000 | \$2,560,000 | \$2,570,000 | \$2,580,000 | \$2,590,000 | \$2,600,000 | \$2,610,000 | \$2,620,000 | \$2,630,000 | \$2,640,000 | \$2,650,000 | \$2,660,000 | \$2,670,000 | \$2,680,000 | \$2,690,000 | \$2,700,000 | \$2,710,000 | \$2,720,000 | \$2,730,000 | \$2,740,000 | \$2,750,000 | \$2,760,000 | \$2,770,000 | \$2,780,000 | \$2,790,000 | \$2,800,000 | \$2,810,000 | \$2,820,000 | \$2,830,000 | \$2,840,000 | \$2,850,000 | \$2,860,000 | \$2,870,000 | \$2,880,000 | \$2,890,000 | \$2,900,000 | \$2,910,000 | \$2,920,000 | \$2,930,000 | \$2,940,000 | \$2,950,000 | \$2,960,000 | \$2,970,000 | \$2,980,000 | \$2,990,000 | \$3,000,000 | \$3,010,000 | \$3,020,000 | \$3,030,000 | \$3,040,000 | \$3,050,000 | \$3,060,000 | \$3,070,000 | \$3,080,000 | \$3,090,000 | \$3,100,000 | \$3,110,000 | \$3,120,000 | \$3,130,000 | \$3,140,000 | \$3,150,000 | \$3,160,000 | \$3,170,000 | \$3,180,000 | \$3,190,000 | \$3,200,000 | \$3,210,000 | \$3,220,000 | \$3,230,000 | \$3,240,000 | \$3,250,000 | \$3,260,000 | \$3,270,000 | \$3,280,000 | \$3,290,000 | \$3,300,000 | \$3,310,000 | \$3,320,000 | \$3,330,000 | \$3,340,000 | \$3,350,000 | \$3,360,000 | \$3,370,000 | \$3,380,000 | \$3,390,000 | \$3,400,000 | \$3,410,000 | \$3,420,000 | \$3,430,000 | \$3,440,000 | \$3,450,000 | \$3,460,000 | \$3,470,000 | \$3,480,000 | \$3,490,000 | \$3,500,000 | \$3,510,000 | \$3,520,000 | \$3,530,000 | \$3,540,000 | \$3,550,000 | \$3,560,000 | \$3,570,000 | \$3,580,000 | \$3,590,000 | \$3,600,000 | \$3,610,000 | \$3,620,000 | \$3,630,000 | \$3,640,000 | \$3,650,000 | \$3,660,000 | \$3,670,000 | \$3,680,000 | \$3,690,000 | \$3,700,000 | \$3,710,000 | \$3,720,000 | \$3,730,000 | \$3,740,000 | \$3,750,000 | \$3,760,000 | \$3,770,000 | \$3,780,000 | \$3,790,000 | \$3,800,000 | \$3,810,000 | \$3,820,000 | \$3,830,000 | \$3,840,000 | \$3,850,000 | \$3,860,000 | \$3,870,000 | \$3,880,000 | \$3,890,000 | \$3,900,000 | \$3,910,000 | \$3,920,000 | \$3,930,000 | \$3,940,000 | \$3,950,000 | \$3,960,000 | \$3,970,000 | \$3,980,000 | \$3,990,000 | \$4,000,000 | \$4,010,000 | \$4,020,000 | \$4,030,000 | \$4,040,000 | \$4,050,000 | \$4,060,000 | \$4,070,000 | \$4,080,000 | \$4,090,000 | \$4,100,000 | \$4,110,000 | \$4,120,000 | \$4,130,000 | \$4,140,000 | \$4,150,000 | \$4,160,000 | \$4,170,000 | \$4,180,000 | \$4,190,000 | \$4,200,000 | \$4,210,000 | \$4,220,000 | \$4,230,000 | \$4,240,000 | \$4,250,000 | \$4,260,000 | \$4,270,000 | \$4,280,000 | \$4,290,000 | \$4,300,000 | \$4,310,000 | \$4,320,000 | \$4,330,000 | \$4,340,000 | \$4,350,000 | \$4,360,000 | \$4,370,000 | \$4,380,000 | \$4,390,000 | \$4,400,000 | \$4,410,000 | \$4,420,000 | \$4,430,000 | \$4,440,000 | \$4,450,000 | \$4,460,000 | \$4,470,000 | \$4,480,000 | \$4,490,000 | \$4,500,000 | \$4,510,000 | \$4,520,000 | \$4,530,000 | \$4,540,000 | \$4,550,000 | \$4,560,000 | \$4,570,000 | \$4,580,000 | \$4,590,000 | \$4,600,000 | \$4,610,000 | \$4,620,000 | \$4,630,000 | \$4,640,000 | \$4,650,000 | \$4,660,000 | \$4,670,000 | \$4,680,000 | \$4,690,000 | \$4,700,000 | \$4,710,000 | \$4,720,000 | \$4,730,000 | \$4,740,000 | \$4,750,000 | \$4,760,000 | \$4,770,000 | \$4,780,000 | \$4,790,000 | \$4,800,000 | \$4,810,000 | \$4,820,000 | \$4,830,000 | \$4,840,000 | \$4,850,000 | \$4,860,000 | \$4,870,000 | \$4,880,000 | \$4,890,000 | \$4,900,000 | \$4,910,000 | \$4,920,000 | \$4,930,000 | \$4,940,000 | \$4,950,000 | \$4,960,000 | \$4,970,000 | \$4,980,000 | \$4,990,000 | \$5,000,000 | \$5,010,000 | \$5,020,000 | \$5,030,000 | \$5,040,000 | \$5,050,000 | \$5,060,000 | \$5,070,000 | \$5,080,000 | \$5,090,000 | \$5,100,000 | \$5,110,000 | \$5,120,000 | \$5,130,000 | \$5,140,000 | \$5,150,000 | \$5,160,000 | \$5,170,000 | \$5,180,000 | \$5,190,000 | \$5,200,000 | \$5,210,000 | \$5,220,000 | \$5,230,000 | \$5,240,000 | \$5,250,000 | \$5,260,000 | \$5,270,000 | \$5,280,000 | \$5,290,000 | \$5,300,000 | \$5,310,000 | \$5,320,000 | \$5,330,000 | \$5,340,000 | \$5,350,000 | \$5,360,000 | \$5,370,000 | \$5,380,000 | \$5,390,000 | \$5,400,000 | \$5,410,000 | \$5,420,000 | \$5,430,000 | \$5,440,000 | \$5,450,000 | \$5,460,000 | \$5,470,000 | \$5,480,000 | \$5,490,000 | \$5,500,000 | \$5,510,000 | \$5,520,000 | \$5,530,000 | \$5,540,000 | \$5,550,000 | \$5,560,000 | \$5,570,000 | \$5,580,000 | \$5,590,000 | \$5,600,000 | \$5,610,000 | \$5,620,000 | \$5,630,000 | \$5,640,000 | \$5,650,000 | \$5,660,000 | \$5,670,000 | \$5,680,000 | \$5,690,000 | \$5,700,000 | \$5,710,000 | \$5,720,000 | \$5,730,000 | \$5,740,000 | \$5,750,000 | \$5,760,000 | \$5,770,000 | \$5,780,000 | \$5,790,000 | \$5,800,000 | \$5,810,000 | \$5,820,000 | \$5,830,000 | \$5,840,000 | \$5,850,000 | \$5,860,000 | \$5,870,000 | \$5,880,000 | \$5,890,000 | \$5,900,000 | \$5,910,000 | \$5,920,000 | \$5,930,000 | \$5,940,000 | \$5,950,000 | \$5,960,000 | \$5,970,000 | \$5,980,000 | \$5,990,000 | \$6,000,000 | \$6,010,000 | \$6,020,000 | \$6,030,000 | \$6,040,000 | \$6,050,000 | \$6,060,000 | \$6,070,000 | \$6,080,000 | \$6,090,000 | \$6,100,000 | \$6,110,000 | \$6,120,000 | \$6,130,000 | \$6,140,000 | \$6,150,000 | \$6,160,000 | \$6,170,000 | \$6,180,000 | \$6,190,000 | \$6,200,000 | \$6,210,000 | \$6,220,000 | \$6,230,000 | \$6,240,000 | \$6,250,000 | \$6,260,000 | \$6,270,000 | \$6,280,000 | \$6,290,000 | \$6,300,000 | \$6,310,000 | \$6,320,000 | \$6,330,000 | \$6,340,000 | \$6,350,000 | \$6,360,000 | \$6,370,000 | \$6,380,000 | \$6,390,000 | \$6,400,000 | \$6,410,000 | \$6,420,000 | \$6,430,000 | \$6,440,000 | \$6,450,000 | \$6,460,000 | \$6,470,000 | \$6,480,000 | \$6,490,000 | \$6,500,000 | \$6,510,000 | \$6,520,000 | \$6,530,000 | \$6,540,000 | \$6,550,000 | \$6,560,000 | \$6,570,000 | \$6,580,000 | \$6,590,000 | \$6,600,000 | \$6,610,000 | \$6,620,000 | \$6,630,000 | \$6,640,000 | \$6,650,000 | \$6,660,000 | \$6,670,000 | \$6,680,000 | \$6,690,000 | \$6,700,000 | \$6,710,000 | \$6,720,000 | \$6,730,000 | \$6,740,000 | \$6,750,000 | \$6,760,000 | \$6,770,000 | \$6,780,000 | \$6,790,000 | \$6,800,000 | \$6,810,000 | \$6,820,000 | \$6,830,000 | \$6,840,000 | \$6,850,000 | \$6,860,000 | \$6,870,000 | \$6,880,000 | \$6,890,000 | \$6,900,000 | \$6,910,000 | \$6,920,000 | \$6,930,000 | \$6,940,000 | \$6,950,000 | \$6,960,000 | \$6,970,000 | \$6,980,000 | \$6,990,000 | \$7,000,000 | \$7,010,000 | \$7,020,000 | \$7,030,000 | \$7,040,000 | \$7,050,000 | \$7,060,000 | \$7,070,000 | \$7,080,000 | \$7,090,000 | \$7,100,000 | \$7,110,000 | \$7,120,000 | \$7,130,000 | \$7,140,000 | \$7,150,000 | \$7,160,000 | \$7,170,000 | \$7,180,000 | \$7,190,000 | \$7,200,000 | \$7,210,000 | \$7,220,000 | \$7,230,000 | \$7,240,000 | \$7,250,000 | \$7,260,000 | \$7,270,000 | \$7,280,000 | \$7,290,000 | \$7,300,000 | \$7,310,000 | \$7,320,000 | \$7,330,000 | \$7,340,000 | \$7,350,000 | \$7,360,000 | \$7,370,000 | \$7,380,000 | \$7,390,000 | \$7,400,000 | \$7,410,000 | \$7,420,000 | \$7,430,000 | \$7,440,000 | \$7,450,000 | \$7,460,000 | \$7,470,000 | \$7,480,000 | \$7,490,000 | \$7,500,000 | \$7,510,000 | \$7,520,000 | \$7,530,000 | \$7,540,000 | \$7,550,000 | \$7,560,000 | \$7,570,000 | \$7,580,000 | \$7,590,000 | \$7,600,000 | \$7,610,000 | \$7,620,000 | \$7,630,000 | \$7,640,000 | \$7,650,000 | \$7,660,000 | \$7,670,000 | \$7,680,000 | \$7,690,000 | \$7,700,000 | \$7,710,000 | \$7,720,000 | \$7,730,000 | \$7,740,000 | \$7,750,000 | \$7,760,000 | \$7,770,000 | \$7,780,000 | \$7,790,000 | \$7,800,000 | \$7,810,000 | \$7,820,000 | \$7,830,000 | \$7,840,000 | \$7,850,000 | \$7,860,000 | \$7,870,000 | \$7,880,000 | \$7,890,000 | \$7,900,000 | \$7,910,000 | \$7,920,000 | \$7,930,000 | \$7,940,000 | \$7,950,000 | \$7,960,000 | \$7,970,000 | \$7,980,000 | \$7,990,000 | \$8,000,000 | \$8,010,000 | \$8,020,000 | \$8,030,000 | \$8,040,000 | \$8,050,000 | \$8,060,000 | \$8,070,000 | \$8,080,000 | \$8,090,000 | \$8,100,000 | \$8,110,000 | \$8,120,000 | \$8,130,000 | \$8,140,000 | \$8,150,000 | \$8,160,000 | \$8,170,000 | \$8,180,000 | \$8,190,000 | \$8,200,000 | \$8,210,000 | \$8,220,000 | \$8,230,000 | \$8,240,000 | \$8,250,000 | \$8,260,000 | \$8,270,000 | \$8,280,000 | \$8,290,000 | \$8,300,000 | \$8,310,000 | \$8,320,000 | \$8,330,000 | \$8,340,000 | \$8,350,000 | \$8,360,000 | \$8,370,000 | \$8,380,000 | \$8,390,000 | \$8,400,000 | \$8,410,000 | \$8,420,000 | \$8,430,000 | \$8,440,000 | \$8,450,000 | \$8,460,000 | \$8,470,000 | \$8,480,000 | \$8,490,000 | \$8,500,000 | \$8,510,000 | \$8,520,000 | \$8,530,000 | \$8,540,000 | \$8,550,000 | \$8,560,000 | \$8,570,000 | \$8,580,000 | \$8,590,000 | \$8,600,000 | \$8,610,000 | \$8,620,000 | \$8,630,000 | \$8,640,000 | \$8,650,000 | \$8,660,000 | \$8,670,000 | \$8,680,000 | \$8,690,000 | \$8,700,000 | \$8,710,000 | \$8,720,000 | \$8,730,000 | \$8,740,000 | \$8,750,000 | \$8,760,000 | \$8,770,000 | \$8,780,000 | \$8,790,000 | \$8,800,000 | \$8,810,000 | \$8,820,000 | \$8,830,000 | \$8,840,000 | \$8,850,000 | \$8,860,000 | \$8,870,000 | \$8,880,000 | \$8,890,000 | \$8,900,000 | \$8,910,000 | \$8,920,000 | \$8,930,000 | \$8,940,000 | \$8,950,000 |

* see definitions, section 9. Respondents were interviewed during October 1985, since then there has been a rapid increase in the market value of housing.

NOTES:

1) Statistics and sample sizes may differ from table to table due to rounding procedures and missing data.

2) Population estimates equal the number of owner occupied households.
Estimates are calculated from 1981 Census statistics.

6. SOCIO-ECONOMIC CHARACTERISTICS

This section presents some basic socio-economic information on the owner population. A more detailed examination of socio-economic characteristics is available in the third volume (socio-economic characteristics).

HIGHLIGHTS

- . Family households* make up the majority of the owner population (89.5 per cent). Only 5.3 per cent of all family households are single parent households.
- . Two thirds of home owners (63.1 per cent) have household incomes of \$40,000 or less, while median income of all home owners across the province is \$35,000.
- . The majority of home owners (66.3 per cent) are less than 55 years of age, with the largest percentage (24.8 per cent) between the ages of 35 and 44.

* This grouping conforms to the census definition of an Economic Family, referring to a group of two or more persons who live in the same dwelling and are related to each other by blood, marriage and/or adoption. Persons living common-law are included in this grouping.

TABLE 6.1

. DISTRIBUTION OF OWNER HOUSEHOLDS BY AGE OF HOUSEHOLD HEAD .

| | | 25 | 35 | 45 | 55 | 60 | 65 | 70 | POPULATION | SAMPLE |
|-------------------------|-----|------|------|------|------|------|-----|------|------------|--------|
| | <25 | 34 | 44 | 54 | 59 | 64 | 69 | + | ESTIMATES | SIZE |
| METRO AREA | % | % | % | % | % | % | % | % | # | # |
| HAMILTON | 1.2 | 20.1 | 26.9 | 21.1 | 9.6 | 8.4 | 5.0 | 7.7 | 120600 | 323 |
| KITCHENER | 2.4 | 23.0 | 27.3 | 18.5 | 8.5 | 8.5 | 5.2 | 6.7 | 60600 | 330 |
| LONDON | 3.1 | 22.5 | 26.4 | 21.3 | 7.0 | 8.0 | 5.3 | 6.3 | 59600 | 413 |
| OSHAWA | 2.6 | 30.4 | 28.4 | 16.9 | 8.3 | 4.5 | 2.9 | 6.1 | 33700 | 313 |
| OTTAWA | 1.1 | 17.7 | 29.5 | 20.4 | 8.6 | 9.7 | 3.5 | 9.7 | 101900 | 373 |
| SAULT STE. MARIE | 1.5 | 21.7 | 25.7 | 22.9 | 8.6 | 6.7 | 4.0 | 8.9 | 20000 | 327 |
| SUDBURY | 1.4 | 23.1 | 27.6 | 18.3 | 8.7 | 10.3 | 6.3 | 4.3 | 30600 | 493 |
| THUNDER BAY | .9 | 22.1 | 23.5 | 20.7 | 8.9 | 8.7 | 7.3 | 7.8 | 29000 | 425 |
| TORONTO | 1.8 | 19.4 | 26.7 | 19.4 | 11.3 | 8.8 | 6.7 | 6.0 | 587300 | 434 |
| WINDSOR | 2.6 | 27.4 | 26.6 | 16.1 | 7.4 | 5.4 | 7.4 | 7.2 | 58200 | 391 |
| REMAINDER OF ONTARIO | 2.0 | 17.4 | 21.8 | 21.5 | 8.0 | 11.4 | 6.4 | 11.4 | 777100 | 765 |
| PROVINCE | 1.9 | 19.3 | 24.8 | 20.3 | 9.2 | 9.7 | 6.1 | 8.7 | 1878600 | 4587 |

NOTES:

1) Statistics and sample sizes may differ from table to table due to rounding procedures and missing data.

2) Population estimates equal the number of owner occupied households.

Estimates are calculated from 1981 Census statistics.

TABLE 6.2

. DISTRIBUTION OF OWNER HOUSEHOLDS BY HOUSEHOLD TYPE .

| . FAMILY HOUSEHOLDS . | | | | | | | |
|-------------------------|------------------|----------------|------------------|----------------|-------|-------------------------|----------------|
| | WITH CHILDREN | NO CHILDREN | SINGLE PARENT | NON- FAMILY | OTHER | POPULATION ESTIMATES | SAMPLE SIZE |
| METRO AREA | % | % | % | % | % | # | # |
| HAMILTON | 58.1 | 27.8 | 7.2 | 6.9 | -- | 120600 | 320 |
| KITCHENER | 58.7 | 26.7 | 4.6 | 7.9 | 2.1 | 60600 | 329 |
| LONDON | 53.3 | 30.2 | 5.8 | 9.0 | 1.7 | 59600 | 411 |
| OSHAWA | 58.2 | 26.4 | 6.1 | 7.1 | 2.3 | 33700 | 311 |
| OTTAWA | 52.2 | 30.8 | 5.7 | 9.5 | 1.9 | 101900 | 370 |
| SAULT STE. MARIE | 57.6 | 25.0 | 5.5 | 11.0 | .9 | 20000 | 328 |
| SUDBURY | 62.7 | 25.5 | 4.3 | 5.7 | 1.8 | 30600 | 491 |
| THUNDER BAY | 57.3 | 24.8 | 5.7 | 9.9 | 2.4 | 29000 | 424 |
| TORONTO | 55.6 | 27.5 | 6.6 | 9.2 | 1.2 | 587300 | 426 |
| WINDSOR | 56.1 | 24.2 | 6.9 | 12.0 | .8 | 58200 | 392 |
| REMAINDER OF ONTARIO | 52.7 | 32.4 | 4.0 | 10.5 | .5 | 777100 | 767 |
| PROVINCE | 54.6 | 29.6 | 5.3 | 9.6 | 1.0 | 1878600 | 4569 |

NOTES:

- 1) Statistics and sample sizes may differ from table to table due to rounding procedures and missing data.
- 2) Population estimates equal the number of owner occupied households.
Estimates are calculated from 1981 Census statistics.

TABLE 6.3

. DISTRIBUTION OF GROUPED HOUSEHOLD INCOME* .

| METRO AREA | LOW THRU | \$10,001 | \$20,001 | \$30,001 | \$40,001 | \$50,001 | \$60,001 | MEDIAN | POPULATION | SAMPLE |
|-------------------------|----------|----------|----------|----------|----------|----------|-----------|--------|------------|--------|
| | \$10,000 | \$20,000 | \$30,000 | \$40,000 | \$50,000 | \$60,000 | THRU HIGH | INCOME | ESTIMATES | SIZE |
| | % | % | % | % | % | % | % | \$ | # | # |
| HAMILTON | 3.3 | 13.1 | 19.6 | 31.4 | 13.9 | 7.8 | 11.0 | 35,000 | 120600 | 245 |
| KITCHENER | 1.8 | 11.5 | 23.8 | 32.6 | 13.2 | 6.6 | 10.6 | 35,000 | 60600 | 227 |
| LONDON | 3.0 | 13.3 | 19.3 | 19.6 | 21.1 | 13.3 | 10.3 | 38,500 | 59600 | 331 |
| OSHAWA | 2.3 | 7.7 | 18.8 | 28.8 | 20.8 | 12.3 | 9.2 | 39,000 | 33700 | 260 |
| OTTAWA | 1.8 | 7.0 | 8.5 | 19.2 | 27.7 | 13.7 | 22.1 | 45,000 | 101900 | 271 |
| SAULT STE. MARIE | 1.9 | 13.8 | 23.8 | 29.6 | 14.6 | 10.0 | 6.2 | 33,500 | 20000 | 260 |
| SUDBURY | 2.8 | 16.0 | 23.0 | 28.4 | 13.3 | 9.3 | 7.2 | 33,500 | 30600 | 430 |
| THUNDER BAY | 2.5 | 12.1 | 19.8 | 27.9 | 15.2 | 13.3 | 9.3 | 37,000 | 29000 | 323 |
| TORONTO | 2.0 | 13.8 | 17.6 | 19.3 | 17.3 | 10.4 | 19.6 | 39,500 | 587300 | 347 |
| WINDSOR | 5.4 | 9.6 | 21.0 | 28.0 | 16.9 | 7.3 | 11.8 | 35,500 | 58200 | 314 |
| REMAINDER OF ONTARIO | 6.0 | 22.9 | 22.2 | 22.7 | 14.9 | 5.8 | 5.5 | 30,000 | 777100 | 586 |
| PROVINCE | 3.9 | 16.8 | 19.7 | 22.7 | 16.5 | 8.5 | 11.9 | 35,000 | 1878600 | 3594 |

* 1984 reported income was adjusted to give an estimate for 1985 income, see definitions for income. .

NOTES:

1) Statistics and sample sizes may differ from table to table due to rounding procedures and missing data.

2) Population estimates equal the number of owner occupied households.

Estimates are calculated from 1981 Census statistics.

TABLE 6.4.A

. DESCRIPTIVE STATISTICS OF OWNER HOUSEHOLDS BY HOUSEHOLD COMPOSITION .

| | FAMILY HOUSEHOLDS | | | : | OTHER HOUSEHOLDS | | |
|-----------------------------|-------------------|---------------------|------------------|---|------------------|---------------|-----------------|
| | with children | without children | single parent | | non family | non senior | senior * 65+ |
| METRO AREA | | | | : | | | |
| | | | | : | | | |
| HAMILTON | | | | : | | | |
| | | | | : | | | |
| Aver. age of head | 42 | 52 | 54 | : | 63 | 47 & | 77 |
| Aver. Household size | 4.0 | 2.1 | 2.7 | : | 1.1 | 1.3 & | 1.0 |
| | | | | : | | | |
| Median Income | \$38,500 | \$33,500 | \$23,500 | : | \$18,500 | --- | --- |
| & Median Shelter Cost Ratio | 9.1 | 11.0 | 15.2 | : | 21.2 | --- | --- |
| & Median Gross Debt Service | 16.8 | 17.3 | --- | : | --- | --- | --- |
| | | | | : | | | |
| KITCHENER | | | | : | | | |
| | | | | : | | | |
| Aver. age of head | 40 | 52 | 49 | : | 57 | 42 & | 72 |
| Aver. Household size | 4.1 | 2.0 | 3.0 | : | 1.8 | 2.5 & | 1.3 |
| | | | | : | | | |
| Median Income | \$38,500 | \$33,500 | --- | : | \$23,500 | \$26,750 | --- |
| & Median Shelter Cost Ratio | 11.0 | 10.1 | --- | : | 15.6 | 14.4 | --- |
| & Median Gross Debt Service | 17.3 | 15.5 | --- | : | --- | --- | --- |
| | | | | : | | | |
| LONDON | | | | : | | | |
| | | | | : | | | |
| Aver. age of head | 41 | 50 | 47 | : | 51 | 39 & | 72 |
| Aver. Household size | 4.0 | 2.1 | 2.9 | : | 1.6 | 2.0 & | 1.0 |
| | | | | : | | | |
| Median Income | \$40,000 | \$38,250 | \$28,500 | : | \$25,000 | \$32,000 | \$13,500 & |
| & Median Shelter Cost Ratio | 12.5 | 13.1 | 12.0 | : | 15.1 | 12.6 | --- |
| & Median Gross Debt Service | 16.6 | 17.8 | 19.8 | : | 17.6 | 17.6 & | --- |
| | | | | : | | | |
| OSHAWA | | | | : | | | |
| | | | | : | | | |
| Aver. age of head | 39 | 48 | 50 | : | 53 | 42 & | --- |
| Aver. Household size | 3.9 | 2.1 | 3.0 | : | 2.1 | 2.8 & | --- |
| | | | | : | | | |
| Median Income | \$40,000 | \$40,000 | \$33,500 | : | \$30,000 | \$33,250 | --- |
| & Median Shelter Cost Ratio | 12.9 | 12.2 | 20.2 | : | 23.0 | 22.5 | --- |
| Median Gross Debt Service | 16.5 | 16.9 | 22.4 | : | 24.4 | 25.3 & | --- |

* Non-senior and senior households in this table made up of NON-FAMILY households. Specifically, one person who lives alone in a private dwelling or a group of unrelated persons who occupy a private dwelling.

NOTES:

1) Statistics and sample sizes may differ from table to table due to rounding procedures and missing data.

2) Population estimates equal the number of owner occupied households.
Estimates are calculated from 1981 Census statistics.

TABLE 6.4.B

DESCRIPTIVE STATISTICS OF OWNER HOUSEHOLD BY HOUSEHOLD COMPOSITION

| | FAMILY HOUSEHOLDS | | | | OTHER HOUSEHOLDS | | |
|-----------------------------|-------------------|----------|----------|---|------------------|----------|----------|
| | with | without | single | : | non | non | senior * |
| | children | children | parent | : | family | senior | 65+ |
| METRO AREA | | | | : | | | |
| | | | | : | | | |
| | | | | : | | | |
| OTTAWA | | | | : | | | |
| | | | | : | | | |
| Aver. age of head | 42 | 55 | 50 | : | 48 | 42 & | --- |
| Aver. Household size | 3.9 | 2.0 | 2.9 | : | 1.8 | 2.1 & | --- |
| | | | | : | | | |
| Median Income | \$48,750 | \$43,500 | \$43,500 | : | \$42,500 | \$45,500 | --- |
| & Median Shelter Cost Ratio | 12.0 | 9.8 | 17.9 | : | 17.9 | 17.3 | --- |
| & Median Gross Debt Service | 16.8 | 17.8 | --- | : | 19.9 | 20.2 & | --- |
| | | | | : | | | |
| SAULT STE. MARIE | | | | : | | | |
| | | | | : | | | |
| Aver. age of head | 41 | 54 | 45 | : | 57 | 47 & | 77 |
| Aver. Household size | 4.1 | 2.1 | 3.0 | : | 1.6 | 1.9 & | 1.1 |
| | | | | : | | | |
| Median Income | \$38,500 | \$33,500 | \$28,500 | : | \$20,000 | \$21,000 | --- |
| & Median Shelter Cost Ratio | 9.8 | 10.7 | 16.8 | : | 16.9 | 19.0 | --- |
| Median Gross Debt Service | 14.3 | 13.4 | 17.6 | : | 22.7 | 22.7 & | --- |
| | | | | : | | | |
| SUDBURY | | | | : | | | |
| | | | | : | | | |
| Aver. age of head | 42 | 55 | 48 | : | 53 | 45 & | 71 |
| Aver. Household size | 4.0 | 2.0 | 2.7 | : | 2.3 | 2.4 & | 2.0 |
| | | | | : | | | |
| Median Income | \$37,000 | \$30,000 | \$23,500 | : | \$24,000 | \$28,000 | --- |
| & Median Shelter Cost Ratio | 13.4 | 10.8 | 12.8 | : | 12.3 | 12.2 | --- |
| & Median Gross Debt Service | 16.3 | 15.5 | --- | : | --- | --- | --- |
| | | | | : | | | |
| THUNDER BAY | | | | : | | | |
| | | | | : | | | |
| Aver. age of head | 41 | 56 | 50 | : | 55 | 45 & | 71 |
| Aver. Household size | 4.0 | 2.1 | 3.3 | : | 1.9 | 2.6 & | 1.1 |
| | | | | : | | | |
| Median Income | \$40,000 | \$29,000 | \$26,750 | : | \$25,000 | \$33,500 | --- |
| & Median Shelter Cost Ratio | 12.9 | 11.2 | 18.2 | : | 12.9 | 11.5 | --- |
| & Median Gross Debt Service | 16.7 | 15.9 | --- | : | 14.1 | 13.5 & | --- |

* Non-senior and senior households in this table made up of NON-FAMILY households. Specifically, one person who lives alone in a private dwelling or a group of unrelated persons who occupy a private dwelling.

NOTES:

1) Statistics and sample sizes may differ from table to table due to rounding procedures and missing data.

2) Population estimates equal the number of owner occupied households.

Estimates are calculated from 1981 Census statistics.

TABLE 6.4.C

. DESCRIPTIVE STATISTICS OF OWNER HOUSEHOLDS BY HOUSEHOLD COMPOSITION .

| | FAMILY HOUSEHOLDS | | | | OTHER HOUSEHOLDS | | |
|-----------------------------|-------------------|----------|----------|---|------------------|----------|------------|
| | with | without | single | : | non | non | senior * |
| | children | children | parent | : | family | senior | 65+ |
| METRO AREA | | | | : | | | |
| TORONTO | | | | : | | | |
| Aver. age of head | 43 | 51 | 53 | : | 55 | 45 & | 72 |
| Aver. Household size | 4.0 | 2.2 | 3.0 | : | 1.5 | 1.7 & | 1.2 |
| Median Income | \$42,500 | \$43,500 | \$22,000 | : | \$28,500 | \$30,000 | --- |
| & Median Shelter Cost Ratio | 12.2 | 11.2 | 16.5 | : | 10.8 | 10.8 | --- |
| & Median Gross Debt Service | 17.1 | 15.3 | --- | : | 15.8 | 15.1 & | --- |
| WINDSOR | | | | : | | | |
| Aver. age of head | 39 | 51 | 49 | : | 57 | 41 & | 73 |
| Aver. Household size | 4.1 | 2.1 | 3.0 | : | 1.3 | 1.5 & | 1.1 |
| Median Income | \$38,500 | \$33,500 | \$30,000 | : | \$19,000 | \$28,500 | \$13,500 & |
| & Median Shelter Cost Ratio | 11.1 | 11.5 | 17.9 | : | 19.4 | 19.4 | 19.4 |
| Median Gross Debt Service | 15.0 | 16.3 | --- | : | 22.5 | 22.5 & | --- |
| REMAINDER OF ONTARIO | | | | : | | | |
| Aver. age of head | 41 | 58 | 52 | : | 60 | 43 & | 75 |
| Aver. Household size | 4.1 | 2.0 | 3.0 | : | 1.3 | 1.7 & | 1.0 |
| Median Income | \$36,000 | \$25,000 | \$18,500 | : | \$20,000 | \$30,000 | \$13,500 & |
| & Median Shelter Cost Ratio | 13.1 | 10.7 | 20.2 | : | 12.2 | 10.7 | 12.2 |
| Median Gross Debt Service | 16.0 | 15.8 | --- | : | 14.9 | 14.9 & | --- |
| PROVINCE | | | | : | | | |
| Aver. age of head | 42 | 55 | 52 | : | 57 | 44 | 74 |
| Aver. Household size | 4.0 | 2.1 | 3.0 | : | 1.5 | 1.8 | 1.1 |
| Median Income | \$38,500 | \$30,000 | \$23,500 | : | \$24,000 | \$30,000 | \$13,500 |
| & Median Shelter Cost Ratio | 12.7 | 10.9 | 17.9 | : | 12.5 | 12.5 | 12.6 |
| Median Gross Debt Service | 16.4 | 15.4 | 26.6 | : | 16.9 | 16.9 | --- |

* Non-senior and senior households in this table made up of NON-FAMILY households. Specifically, one person who lives alone in a private dwelling or a group of unrelated persons who occupy a private dwelling.

NOTES:

1) Statistics and sample sizes may differ from table to table due to rounding procedures and missing data.

2) Population estimates equal the number of owner occupied households.

Estimates are calculated from 1981 Census statistics.

7. GROSS DEBT AND SHELTER COSTS-TO-INCOME RATIO . _____

The current cost of housing to home owners and renters is a topic of interest to many. In order to present information on shelter costs two variables have been created as conceptual tools for affordability analysis, these are Gross Debt Service and Shelter Cost Ratio.

GROSS DEBT SERVICE = a blended mortgage payment (comprised of principal and interest) and property taxes as a percentage of total household income (PIT/income). Only home owners with a mortgage are included in this calculation.

SHELTER COST RATIO = a blended mortgage payment (comprised of principal and interest), where appropriate, property taxes and monthly charges for utilities, as a percentage of total household income (PITU/income).

The major difference between the two is that shelter cost ratio include utilities where gross debt service does not. Neither shelter cost ratio nor gross debt service include maintenance costs.

The two definitions (GDS and shelter cost ratio) are offered to the reader because the term shelter costs becomes more complex when applied to home owners as compared to renters (see Volume Rental Market). Secondly, it would be misleading to use GDS as measure of affordability for those individuals without a mortgage.

Shelter costs in the form of rent-to-income ratios were designed to reflect total costs for rental accommodation. If respondents indicated that utilities were paid in addition to basic rent, the two were summed to arrive at shelter costs for renters. However, neither shelter cost ratio nor gross debt service reflect total costs for ownership. Therefore, comparisons of rent-to-income ratios, to gross debt service or shelter cost ratio (for home owners) are not meaningful.

HIGHLIGHTS

- . About two-fifths of the owner households (39.6 per cent) have a shelter cost ratio of less than 10 per cent, while less than 3 per cent (2.8 per cent) have a shelter cost ratio of 40 per cent and above.
- . When only home owners with mortgages are considered, about one-fifth (19.4 per cent) have a shelter cost ratio of less than 10 per cent. The majority of home owners with a mortgage (40.9 per cent) have a shelter cost ratio between 10 and 19 per cent.
- . More than three-quarters of home owners with mortgages (85.6 per cent) have less than 30 per cent Gross debt service. Almost half of these individuals (40.7 per cent) have a GDS ratio between 10 and 19 per cent.

TABLE 7.1

. GROUPED SHELTER* COST RATIO BY CITY .

| | < 10% | 10 - 19% | 20 - 29% | 30 - 39% | 40 -49% | 50 -59% | 60% + | POPULATION ESTIMATES | SAMPLE SIZE |
|-------------------------|-------|----------|----------|----------|---------|---------|-------|-------------------------|----------------|
| METRO AREA | % | % | % | % | % | % | % | # | # |
| HAMILTON | 44.2 | 30.2 | 20.7 | 2.5 | 1.2 | .8 | .4 | 120600 | 242 |
| KITCHENER | 43.8 | 28.3 | 21.0 | 4.6 | 1.4 | .9 | --- | 60600 | 219 |
| LONDON | 36.5 | 36.8 | 22.5 | 3.0 | 1.2 | --- | --- | 59600 | 329 |
| OSHAWA | 36.6 | 32.7 | 22.6 | 5.8 | 1.6 | .8 | --- | 33700 | 257 |
| OTTAWA | 40.5 | 31.6 | 19.7 | 5.6 | 1.5 | .7 | .4 | 101900 | 269 |
| SAULT STE. MARIE | 40.2 | 39.0 | 15.4 | 3.5 | 1.2 | .8 | --- | 20000 | 259 |
| SUDBURY | 37.0 | 40.0 | 15.0 | 6.8 | .7 | .2 | .2 | 30600 | 427 |
| THUNDER BAY | 41.8 | 31.6 | 19.6 | 4.1 | .9 | .6 | 1.3 | 29000 | 316 |
| TORONTO | 38.8 | 34.7 | 16.0 | 6.7 | 1.5 | 1.5 | .9 | 587300 | 343 |
| WINDSOR | 38.7 | 38.3 | 17.9 | 3.5 | 1.3 | .3 | --- | 58200 | 313 |
| REMAINDER OF ONTARIO | 39.6 | 38.0 | 12.5 | 7.6 | .4 | 1.8 | --- | 777100 | 577 |
| PROVINCE | 39.6 | 35.7 | 15.7 | 6.4 | 1.0 | 1.4 | .4 | 1878600 | 3551 |

* shelter costs = a blended mortgage payment (comprised of principal and interest), where appropriate property taxes and monthly charges for utilities as a percentage of total household income.

NOTES:

1) Statistics and sample sizes may differ from table to table due to rounding procedures and missing data.

2) Population estimates equal the number of owner occupied households.
Estimates are calculated from 1981 Census statistics.

TABLE 7.2

. GROUPED SHELTER* COST RATIO BY CITY FOR HOME OWNERS WITH A MORTGAGE .

| | < 10% | 10 - 19% | 20 - 29% | 30 - 39% | 40 -49% | 50 -59% | 60% + | POPULATION ESTIMATES | SAMPLE SIZE |
|-------------------------|-------|----------|----------|----------|---------|---------|-------|-------------------------|----------------|
| METRO AREA | % | % | % | % | % | % | % | # | # |
| HAMILTON | 27.5 | 32.5 | 32.5 | 3.3 | 2.5 | .8 | .8 | 56600 | 120 |
| KITCHENER | 27.3 | 31.3 | 30.5 | 7.8 | 2.3 | .8 | --- | 31600 | 128 |
| LONDON | 16.7 | 43.5 | 32.8 | 4.8 | 2.2 | --- | --- | 32200 | 186 |
| OSHAWA | 20.8 | 36.3 | 32.7 | 6.5 | 2.4 | 1.2 | --- | 20600 | 168 |
| OTTAWA | 19.7 | 37.5 | 30.3 | 8.6 | 2.0 | 1.3 | .7 | 55500 | 152 |
| SAULT STE. MARIE | 18.2 | 49.6 | 23.4 | 5.8 | 1.5 | 1.5 | --- | 9900 | 137 |
| SUDBURY | 15.6 | 49.1 | 23.6 | 10.4 | .5 | .5 | .5 | 14400 | 212 |
| THUNDER BAY | 22.3 | 36.0 | 30.3 | 6.3 | 1.7 | 1.1 | 2.3 | 13700 | 175 |
| TORONTO | 22.0 | 35.1 | 25.6 | 10.7 | 3.0 | 1.8 | 1.8 | 278400 | 168 |
| WINDSOR | 14.8 | 49.7 | 28.4 | 5.2 | 1.3 | .6 | --- | 26700 | 155 |
| REMAINDER OF ONTARIO | 15.5 | 47.9 | 18.1 | 14.2 | .9 | 3.3 | .1 | 311600 | 261 |
| PROVINCE | 19.4 | 40.9 | 24.3 | 10.6 | 1.9 | 2.0 | .7 | 851000 | 1862 |

* shelter costs = a blended mortgage payment (comprised of principal and interest), where appropriate property taxes and monthly charges for utilities as a percentage of total household income.

NOTES:

1) Statistics and sample sizes may differ from table to table due to rounding procedures and missing data.

2) Population estimates equal the number of owner occupied households.
Estimates are calculated from 1981 Census statistics.

TABLE 7.3

. GROSS DEBT SERVICE* FOR HOME OWNERS WITH A MORTGAGE .

| METRO AREA | < 10% | 10 - 19% | 20 - 29% | 30 - 39% | 40 - 49% | 50 - 59% | 60 +% | POPULATION ESTIMATES | SAMPLE SIZE |
|-------------------------|-------|----------|----------|----------|----------|----------|-------|-------------------------|----------------|
| | % | % | % | % | % | % | % | # | # |
| HAMILTON | 29.4 | 31.9 | 31.1 | 3.4 | 2.5 | .8 | .8 | 56600 | 119 & |
| KITCHENER | 27.6 | 34.6 | 27.6 | 7.1 | 2.4 | .8 | -- | 31600 | 127 & |
| LONDON | 17.3 | 44.9 | 30.8 | 4.9 | 2.2 | -- | -- | 32200 | 185 & |
| OSHAWA | 22.0 | 36.3 | 32.7 | 6.0 | 1.8 | 1.2 | -- | 20600 | 168 & |
| OTTAWA | 20.5 | 39.7 | 27.8 | 8.6 | 2.0 | 1.3 | -- | 55500 | 151 & |
| SAULT STE. MARIE | 19.0 | 48.9 | 23.4 | 5.8 | 1.5 | 1.5 | -- | 9900 | 137 & |
| SUDBURY | 17.9 | 49.1 | 23.6 | 8.0 | .5 | .5 | .5 | 14400 | 212 & |
| THUNDER BAY | 22.3 | 38.3 | 28.0 | 6.3 | 2.3 | .6 | 2.3 | 13700 | 175 & |
| TORONTO | 22.8 | 34.1 | 26.3 | 10.8 | 2.4 | 1.8 | 1.8 | 278400 | 167 & |
| WINDSOR | 15.5 | 51.0 | 27.1 | 4.5 | 1.3 | .6 | -- | 26700 | 155 & |
| REMAINDER OF ONTARIO | 18.0 | 47.1 | 18.0 | 12.6 | 2.6 | 1.6 | .1 | 311600 | 250 & |
| PROVINCE , | 20.9 | 40.7 | 24.0 | 10.0 | 2.3 | 1.4 | .7 | 851000 | 1846 |

* Gross Debt Service = blended mortgage payment (comprised of principal and interest) and property taxes as a percentage of total household income.**

** 1984 reported income was adjusted to give an estimate for 1985 income, see definitions for income.

NOTES:

1) Statistics and sample sizes may differ from table to table due to rounding procedures and missing data.

2) Population estimates equal the number of owner occupied households.
Estimates are calculated from 1981 Census statistics.

TABLE 7.4 . DISTRIBUTION OF GROSS DEBT SERVICE* BY HOUSEHOLD COMPOSITION FOR HOME OWNERS WITH A MORTGAGE .

| | | LESS THAN 30% | 30% OR MORE | POPULATION ESTIMATES | SAMPLE SIZE |
|-------------------------|----------------------|------------------|----------------|-------------------------|----------------|
| METRO AREA | | % | % | # | # |
| HAMILTON | Family with children | 91.6 | 8.4 | 56600 | 118 & |
| | Family no children | 96.4 | 3.6 | | |
| | Non-family | 85.7 | 14.3 | | |
| KITCHENER | Family with children | 94.6 | 5.4 | 31600 | 126 |
| | Family no children | 85.2 | 14.8 | | |
| | Non-family | 50.0 | 50.0 | | |
| LONDON | Family with children | 94.7 | 5.3 | 32200 | 184 & |
| | Family no children | 92.3 | 7.7 | | |
| | Non-family | 78.6 | 21.4 | | |
| OSHAWA | Family with children | 92.5 | 7.5 | 20600 | 168 & |
| | Family no children | 97.1 | 2.9 | | |
| | Non-family | 78.6 | 21.4 | | |
| OTTAWA | Family with children | 86.9 | 13.1 | 55500 | 151 & |
| | Family no children | 90.0 | 10.0 | | |
| | Non-family | 92.9 | 7.1 | | |
| SAULT STE. MARIE | Family with children | 94.1 | 5.9 | 9900 | 137 |
| | Family no children | 100.0 | -- | | |
| | Non-family | 66.7 | 33.3 | | |
| SUDBURY | Family with children | 90.6 | 9.4 | 14400 | 210 & |
| | Family no children | 91.7 | 8.3 | | |
| | Non-family | 83.3 | 16.7 | | |
| THUNDER BAY | Family with children | 89.9 | 10.1 | 13700 | 174 & |
| | Family no children | 82.6 | 17.4 | | |
| | Non-family | 84.6 | 15.4 | | |
| TORONTO | Family with children | 83.3 | 16.7 | 278400 | 162 & |
| | Family no children | 91.9 | 8.1 | | |
| | Non-family | 72.7 | 27.3 | | |
| WINDSOR | Family with children | 96.7 | 3.3 | 26700 | 155 |
| | Family no children | 85.7 | 14.3 | | |
| | Non-family | 78.6 | 21.4 | | |
| REMAINDER OF ONTARIO | Family with children | 83.0 | 17.0 | 311600 | 250 & |
| | Family no children | 93.8 | 6.2 | | |
| | Non-family | 85.0 | 15.0 | | |
| PROVINCE | Family with children | 85.8 | 14.2 | 851000 | 1835 |
| | Family no children | 92.5 | 7.5 | | |
| | Non-family | 79.7 | 20.3 | | |

* GDS = blended mortgage payment (comprised of principal and interest) and property taxes as a percentage of total household income.**

** 1984 reported income was adjusted to give an estimate for 1985 income, see definitions for income.

NOTES:

1) Statistics and sample sizes may differ from table to table due to rounding procedures and missing data.

2) Population estimates equal the number of owner occupied households.

Estimates are calculated from 1981 Census statistics.

TABLE 7.5.A . PER CENT OF HOME OWNERS WITH A MORTGAGE PAYING 30% & GREATER OF THEIR INCOME* (GDS) ** BY HOUSEHOLD SIZE .

| | | LESS THAN 30% | 30% OR MORE | POPULATION ESTIMATES | SAMPLE SIZE |
|------------------|---------------|------------------|----------------|-------------------------|----------------|
| METRO AREA | | % | % | # | # |
| HAMILTON | One person | 100.0 | -- | 56600 | 119 & |
| | Two persons | 96.4 | 3.6 | | |
| | Three persons | 83.9 | 16.1 | | |
| | Four persons | 92.9 | 7.1 | | |
| | Five persons | 96.2 | 3.8 | | |
| KITCHENER | One person | 33.3 | 66.7 | 31600 | 127 |
| | Two persons | 85.7 | 14.3 | | |
| | Three persons | 96.6 | 3.4 | | |
| | Four persons | 92.5 | 7.5 | | |
| | Five persons | 92.6 | 7.4 | | |
| LONDON | One person | 71.4 | 28.6 | 32200 | 185 & |
| | Two persons | 93.3 | 6.7 | | |
| | Three persons | 92.1 | 7.9 | | |
| | Four persons | 94.2 | 5.8 | | |
| | Five persons | 96.2 | 3.8 | | |
| OSHAWA | One person | 71.4 | 28.6 | 20600 | 168 & |
| | Two persons | 95.1 | 4.9 | | |
| | Three persons | 92.3 | 7.7 | | |
| | Four persons | 92.2 | 7.8 | | |
| | Five persons | 93.3 | 6.7 | | |
| OTTAWA | One person | 100.0 | -- | 55500 | 151 & |
| | Two persons | 86.1 | 13.9 | | |
| | Three persons | 91.7 | 8.3 | | |
| | Four persons | 91.7 | 8.3 | | |
| | Five persons | 75.0 | 25.0 | | |
| SAULT STE. MARIE | One person | 57.1 | 42.9 | 9900 | 137 |
| | Two persons | 93.5 | 6.5 | | |
| | Three persons | 96.0 | 4.0 | | |
| | Four persons | 95.6 | 4.4 | | |
| | Five persons | 93.1 | 6.9 | | |

* 1984 reported income was adjusted to give an estimate for 1985 income, see definitions for income.

** GDS = blended mortgage payment (comprised of principal and interest) and property taxes as a percentage of total household income.

NOTES:

1) Statistics and sample sizes may differ from table to table due to rounding procedures and missing data.

2) Population estimates equal the number of owner occupied households.

Estimates are calculated from 1981 Census statistics.

TABLE 7.5.B. PER CENT OF HOME OWNERS WITH A MORTGAGE PAYING 30% & GREATER OF THEIR INCOME* (GDS)** BY HOUSEHOLD SIZE .

| | | LESS THAN 30% | 30% OR MORE | POPULATION ESTIMATES | SAMPLE SIZE |
|-------------------------|---------------|------------------|----------------|-------------------------|----------------|
| METRO AREA | | % | % | # | # |
| SUDBURY | One person | 75.0 | 25.0 | 14400 | 212 & |
| | Two persons | 85.2 | 14.8 | | |
| | Three persons | 88.4 | 11.6 | | |
| | Four persons | 96.6 | 3.4 | | |
| | Five persons | 86.3 | 13.7 | | |
| THUNDER BAY | One person | 100.0 | -- | 13700 | 175 & |
| | Two persons | 78.6 | 21.4 | | |
| | Three persons | 89.7 | 10.3 | | |
| | Four persons | 92.5 | 7.5 | | |
| | Five persons | 87.2 | 12.8 | | |
| TORONTO | One person | 70.0 | 30.0 | 278400 | 166 & |
| | Two persons | 85.7 | 14.3 | | |
| | Three persons | 88.6 | 11.4 | | |
| | Four persons | 84.9 | 15.1 | | |
| | Five persons | 78.8 | 21.2 | | |
| WINDSOR | One person | 77.8 | 22.2 | 26700 | 155 & |
| | Two persons | 88.9 | 11.1 | | |
| | Three persons | 94.4 | 5.6 | | |
| | Four persons | 95.8 | 4.2 | | |
| | Five persons | 97.1 | 2.9 | | |
| REMAINDER OF ONTARIO | One person | 79.4 | 20.6 | 311600 | 250 & |
| | Two persons | 89.5 | 10.5 | | |
| | Three persons | 95.1 | 4.9 | | |
| | Four persons | 77.3 | 22.7 | | |
| | Five persons | 86.1 | 13.9 | | |
| PROVINCE | One person | 76.7 | 23.3 | 851000 | 1845 |
| | Two persons | 88.5 | 11.5 | | |
| | Three persons | 91.4 | 8.6 | | |
| | Four persons | 84.4 | 15.6 | | |
| | Five persons | 85.2 | 14.8 | | |

* 1984 reported income was adjusted to give an estimate for 1985 income, see definitions for income.

** GDS = blended mortgage payment (comprised of principal and interest) and property taxes as a percentage of total household income.

NOTES:

1) Statistics and sample sizes may differ from table to table due to rounding procedures and missing data.

2) Population estimates equal the number of owner occupied households.
Estimates are calculated from 1981 Census statistics.

8. TECHNICAL APPENDIX

8.1 Introduction

The 1985 Ownership Market Survey Report is based on an analysis of selected data from 4,735 interviews in 10 Ontario municipal areas and a province-wide sample. Table 8.1 indicates the number of completed interviews and completion rates in each survey city.

Telephone interviews were conducted during October 1985, by Canadian Facts from their central location telephone facilities in Toronto, London, Hamilton and Ottawa. Interviewers were selected, trained and supervised specifically for the survey. Both supervisors and interviewers were given extensive training in the area of questionnaire terms, refusal handling, language problems and call back procedures. Ministry staff were present during the training and interviewing phases of the survey.

8.2 Study Population

The study population for this survey were owner-occupied households, defined as those individuals who paid a specified amount to secure occupancy, and ownership, of the dwelling during October 1985. Because of the telephone interviewing methodology, households without access to a telephone are also excluded.

Independent samples were specified for each of the following areas: Hamilton, Kitchener, London, Oshawa, Ottawa, Sudbury, Thunder Bay, Toronto, and Windsor Census Metropolitan Areas; the Sault Ste. Marie Census Agglomerate, and the remainder of Ontario.

8.3. Sample Design

In constructing a probability sample for the universe, the following conditions were required:

- . Each household in the universe had to have a known probability for being included in the sample.
- . Selection probabilities must be equal within each municipal area and the remainder of Ontario.
- . No arbitrary judgement could be exercised in determining which households or individuals were included.

Sample selection was conducted by a replicated probability Plus Digit telephone directory method.

The overall sampling method can be termed a stratified random sample with simple random selection.

8.4 SAMPLING

The consultant, Canadian Facts, used the services of Compusearch to obtain a listing of postal codes for each of the ten city areas. The postal code definitions provided by Compusearch were used by Teledirect to select from their White Pages List service the telephone numbers for the ten selected cities. The remainder of the white pages data base constituted the 'Remainder of Ontario' sample. Compusearch and Teledirect are Toronto based survey research firms. The sampling technique for Thunder Bay CMA proved unworkable, and a second sample was drawn. The replacement sample was conducted by a replicated probability Plus Digit telephone directory method.

Teledirect first determined the population size for each of the 11 areas. For each area, a selection interval was determined by dividing the total number of households by the required gross sample size. The gross sample size for each area included provision for not-in-service, non-residential, non-qualifiers and non-completions due to refusal, not-at-home etc. The selected telephone numbers for each of the eleven sample areas were provided to Canadian Facts in a computer readable form.

8.5. Household Contact and Respondent Selection

At the interviewing stage, the households were screened to determine if it was a principal residence, and to select as the respondent the head of household most familiar with financial information.

8.6. Call Back Procedure

To minimize non-response bias, up to nine calls were made to obtain a completed interview. In the case of the Thunder Bay replacement sample the maximum was reduced to six calls. No substitution of telephone numbers was permitted. In order to screen out non-residential numbers from the sample frame, each of the randomly selected telephone numbers received one daytime weekday call at the beginning of the interviewing schedule.

8.7. Refusal/Language Treatment

A special team of interviewers was assigned to call back on refusals. Attempts were also made to re-contact language problems with an interviewer with the appropriate language facility. Other language requirements were Italian, Portuguese and French. Interviewers were provided with written translations for the main terms and definitions used in the survey instruments.

8. TECHNICAL APPENDIX

8.8. Weighting Procedures

True provincial level statistics can be calculated from the simple random stratified sample design.

Calculation of provincial statistics requires the use of case weights. Weights are required, because the sample allocation for each metropolitan area is not proportional to the number of households residing in the area. Non-proportional allocation is used to ensure that substantial numbers of interviews are completed in each area. Large samples must be provided in each metropolitan area to allow calculation of reliable statistics for each area.

Case weights are obtained by dividing Statistics Canada estimates of ownership households in each area by the sample sizes.

The 'Remainder of Ontario' group required additional weighting procedures. A sample of 420 owners in the 807 telephone area were interviewed as part of the Thunder Bay Sample. The cases later proved to be outside the Thunder Bay Census Metropolitan Area.

The 420 cases were added to the 'Remainder of Ontario' sample. Cases in each sample received weights proportionate to population size.

8.9 Imputation

A shelter costs variable is imputed. Shelter Costs include payments for mortgage principal, interest, taxes, and average monthly utility charges.

Approximately 200 respondents indicated that various utilities were paid, but the amounts were unknown. Approximately 350 respondents did not know the value of property taxes paid. Missing costs were imputed on the basis of median values of costs within building age, building type and metropolitan area categories.

8.10 Significance Tests

The tables contain indicators (&) where sample differences fail to achieve statistical significance. Only the most general tests were calculated, and the results are included only to serve as guides. Provincial level statistics were not included in any tests. The following types of tests were calculated:

| | |
|---|----------------|
| Differences among means | ANOVA |
| Differences among medians | Kruskal-Wallis |
| Differences among ordinal frequency distributions | Kruskal-Wallis |
| Differences among nominal frequency distributions | Chi-Squared |

The 'Remainder of Ontario' sample presents a special case for statistical testing. The sample consists of two sub-samples where selection probabilities are not proportional to size. Case weights were applied to achieve proportional representation.

The total sample contains 826 cases, but case weights for one sub-sample are small relative to the other sub-sample. A sample size of 826 was used for significance tests which involved the 'Remainder of Ontario' sample. However, more precise significance testing should use an effective sample size of approximately 175. A smaller effective sample size is appropriate due to the difference between sub-sample case weights.

The difference between total and effective sample sizes should not affect results of the general testing conducted. However, the smaller effective sample size should be used in more specific testing.

8.11 Response Rates

Survey response rates by city are contained in Table 8.1.

The response rates are calculated for combined samples of owners and renters. Separate rates for owners and renters cannot be calculated without the use of gross estimates for percentages of owners and renters among non-completed interviews. The tenure of non-respondents frequently is not known.

Interviews in the 'Did Not Qualify' category are considered to be completed interviews for the purpose of calculating response rates. The interviews are completed in the sense that screening questions were administered, and the interviews terminated normally.

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Response rates are not corrected for the percentage of non-completions who are likely not to qualify for an interview. Such corrections would serve to increase calculated response rates.

An alternative method of response rate calculation is to reduce the number of total potential completions by the number of non-qualifying respondents. The method produces lower response rates. However, the procedure is more sensitive to the number of unidentified non-qualifying respondents who are grouped in the 'Non-completion' category. Corrections would increase calculated response rates substantially.

TABLE 8.1

OVERALL COMPLETION RATES FOR THE OWNERSHIP AND RENTAL SURVEYS - OCTOBER 1985

| | Hamilton | Kitchener | London | Oshawa | Ottawa | Sault Ste. Marie | Sudbury | Thunder Bay | Toronto | Windsor | Area Code 807 * | Remainder of Ontario ** | Total of Ontario |
|----------------------------------|-------------|-----------|--------|--------|--------|------------------|---------|-------------|---------|---------|-----------------|-------------------------|------------------|
| Total Telephone Numbers Assigned | 3,038 | 2,576 | 2,616 | 2,690 | 2,326 | 3,576 | 4,225 | 3,671 | 5,228 | 3,631 | 4,542 | 1,547 | 39,668 |
| Reasons For Exclusion: | % | % | % | % | % | % | % | % | % | % | % | % | % |
| Not in Service, No Ring | 16.4 | 14.4 | 15.3 | 11.2 | 17.6 | 21.4 | 15.8 | 13.9 | 16.6 | 11.4 | 22.0 | 13.2 | 16.1 |
| Non-Residential | 8.8 | 11.3 | 9.0 | 7.7 | 10.6 | 7.5 | 9.3 | 8.7 | 11.2 | 8.0 | 9.3 | 8.5 | 9.2 |
| Total Excluded From Frame | 25.2 | 25.7 | 24.3 | 18.9 | 28.2 | 28.9 | 25.1 | 22.7 | 27.8 | 19.4 | 31.3 | 21.7 | 25.3 |
| Total Potential Completions | 2,277 | 1,917 | 1,978 | 2,182 | 1,671 | 2,542 | 3,166 | 2,838 | 3,779 | 2,924 | 3,119 | 1,211 | 29,604 |
| Reasons For Non-Completion: | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% |
| Initial Refusal | 10.9 | 11.4 | 9.4 | 6.9 | 15.7 | 5.9 | 4.2 | 8.4 | 15.1 | 7.8 | 2.1 | 8.4 | 8.6 |
| Respondent Refusal | 1.4 | 2.1 | 6.8 | 6.8 | 6.3 | 3.9 | 5.2 | 5.3 | 8.8 | 4.7 | 3.2 | 5.2 | 5.1 |
| Respondent Not Available |8 | 1.5 | 1.5 | .9 | 1.8 | 1.1 | .8 | .4 | 1.7 | .5 | .3 | 5.1 | 1.2 |
| Language Problem | 2.5 | 2.1 | .6 | .6 | 5.1 | 1.2 | .4 | 2.7 | 3.5 | 1.4 | 1.2 | 1.2 | 1.9 |
| Busy, No Answer | 6.9 | 9.0 | 6.1 | 5.2 | 9.8 | 6.9 | 6.4 | 8.2 | 9.7 | 6.4 | 15.2 | 32.8 | 9.2 |
| Interviews Completed: | ----- | | | | | | | | | | | | |
| Did not Qualify | 1.6 | 2.7 | 2.0 | 1.9 | 1.3 | 1.3 | 2.7 | 1.6 | 1.7 | 2.1 | 2.7 | 2.7 | 2.0 |
| Not Principal Residence | 39.8 | 29.7 | 20.3 | 41.2 | 4.5 | 44.3 | 39.3 | 34.1 | 22.9 | 40.1 | 44.0 | -- | 32.5 |
| Sample Quota Filled | 2.9 | 1.4 | 2.5 | 2.0 | 2.5 | 5.2 | 4.1 | 3.7 | 3.2 | 3.8 | 4.9 | 1.7 | 3.4 |
| Receives Rent Subsidy | 33.2 | 40.1 | 50.8 | 34.5 | 53.0 | 30.2 | 36.9 | 35.6 | 33.4 | 33.2 | 26.4 | 42.9 | 36.1 |
| Interviews Completed | 77.5 | 73.9 | 75.6 | 79.6 | 61.3 | 81.0 | 83.0 | 75.0 | 61.2 | 79.2 | 78.0 | 47.3 | 74.0 |
| Total Completion Rate | 425 | 430 | 577 | 422 | 506 | 431 | 653 | 578 | 812 | 567 | 404 | 143 | 5,948 |
| Final Sample Size -- Renters | 329 | 339 | 428 | 328 | 378 | 336 | 514 | 431 | 449 | 406 | 420 | 337 | 4,735 |
| -- Owners | | | | | | | | | | | | | |

* Area Code 807 Cases are respondents residing within the 807 area but not within the original sample frame.

For statistical purposes, the cases are appropriately weighted and included in the 'Remainder of Ontario Group'.

** The higher incidence of no answer responses in Remainder of Ontario is related to the higher incidence of part-time residences found in rural areas and small centers (e.g. cottages).

TABLE 8.2

. SAMPLE DISTRIBUTION BY HOUSEHOLD SIZE .

| | ONE PERSON | TWO PERSONS | THREE PERSONS | FOUR OR MORE PERSONS | SAMPLE SIZE |
|-------------------------|---------------|----------------|------------------|-------------------------|----------------|
| METRO AREA | % | % | % | % | # |
| HAMILTON | 6.2 | 30.0 | 25.4 | 38.4 | 323 |
| KITCHENER | 7.3 | 28.7 | 19.9 | 44.1 | 331 |
| LONDON | 7.5 | 32.4 | 18.8 | 41.3 | 414 |
| OSHAWA | 5.7 | 28.3 | 24.8 | 41.3 | 315 |
| OTTAWA | 7.8 | 33.2 | 19.0 | 40.1 | 374 |
| SAULT STE. MARIE | 9.1 | 27.1 | 19.8 | 43.9 | 328 |
| SUDBURY | 4.3 | 27.6 | 19.7 | 48.5 | 493 |
| THUNDER BAY | 8.9 | 26.5 | 19.5 | 45.1 | 426 |
| TORONTO | 8.3 | 26.7 | 22.6 | 42.4 | 434 |
| WINDSOR | 10.7 | 26.5 | 20.6 | 42.2 | 393 |
| REMAINDER OF ONTARIO | 9.6 | 34.5 | 16.7 | 39.3 | 771 |

NOTES:

- 1) Statistics and sample sizes may differ from table to table due to rounding procedures and missing data.
- 2) Population estimates equal the number of owner occupied households.
Estimates are calculated from 1981 Census statistics.

TABLE 8.3

. SAMPLE DISTRIBUTION BY BUILDING TYPE .

| | SINGLE DETACHED | SEMI-DETACHED DUPLEX | ROW/TOWN HOUSE | OTHER | SAMPLE SIZE |
|-------------------------|--------------------|-------------------------|-------------------|-------|----------------|
| METRO AREA | % | % | % | % | # |
| HAMILTON | 86.5 | 6.8 | 5.5 | 1.2 | 325 |
| KITCHENER | 87.9 | 8.5 | 2.1 | 1.5 | 331 |
| LONDON | 89.4 | 6.8 | 3.1 | .7 | 414 |
| OSHAWA | 79.0 | 14.3 | 5.1 | 1.6 | 315 |
| OTTAWA | 71.5 | 12.5 | 8.8 | 7.2 | 376 |
| SAULT STE. MARIE | 91.5 | 6.4 | .3 | 1.8 | 328 |
| SUDBURY | 91.7 | 6.7 | .6 | 1.0 | 494 |
| THUNDER BAY | 92.3 | 4.7 | .2 | 2.8 | 426 |
| TORONTO | 67.7 | 18.6 | 5.3 | 8.5 | 436 |
| WINDSOR | 92.4 | 4.1 | 2.0 | 1.5 | 393 |
| REMAINDER OF ONTARIO | 93.5 | 4.9 | .3 | 1.3 | 773 |

NOTES:

- 1) Statistics and sample sizes may differ from table to table due to rounding procedures and missing data.
- 2) Population estimates equal the number of owner occupied households.
Estimates are calculated from 1981 Census statistics.

TABLE 8.4

. SAMPLE DISTRIBUTION BY BUILDING AGE .

| | BEFORE 1921 | 1921- 1945 | 1946- 1960 | 1961- 1970 | 1971- 1975 | 1976- 1979 | 1980- 1984 | IN 1985 | SAMPLE SIZE |
|-------------------------|----------------|---------------|---------------|---------------|---------------|---------------|---------------|------------|----------------|
| MEIRO AREA | % | % | % | % | % | % | % | % | # |
| HAMILTON | 10.7 | 15.8 | 29.7 | 16.4 | 12.3 | 9.1 | 5.0 | .9 | 317 |
| KITCHENER | 10.3 | 11.9 | 19.7 | 22.5 | 13.1 | 15.0 | 6.6 | .9 | 320 |
| LONDON | 11.1 | 14.6 | 25.7 | 16.0 | 13.1 | 11.4 | 6.9 | 1.2 | 405 |
| OSHAWA | 2.9 | 10.3 | 26.4 | 16.7 | 16.4 | 12.9 | 12.5 | 1.9 | 311 |
| OTTAWA | 6.4 | 7.2 | 26.8 | 17.4 | 15.3 | 9.1 | 16.4 | 1.3 | 373 |
| SAULT STE. MARIE | 7.8 | 15.6 | 29.6 | 20.6 | 15.6 | 8.1 | 2.8 | -- | 321 |
| SUDBURY | 2.1 | 13.0 | 34.0 | 23.0 | 14.4 | 8.8 | 4.1 | .6 | 486 |
| THUNDER BAY | 9.8 | 18.3 | 25.9 | 18.1 | 12.5 | 10.0 | 4.9 | .5 | 409 |
| TORONTO | 7.2 | 13.8 | 27.9 | 15.5 | 14.8 | 11.7 | 8.6 | .5 | 419 |
| WINDSOR | 11.2 | 24.5 | 25.0 | 17.0 | 10.1 | 9.3 | 1.9 | 1.1 | 376 |
| REMAINDER OF ONTARIO | 17.0 | 14.8 | 20.8 | 14.0 | 14.4 | 10.6 | 7.5 | .8 | 757 |

NOTES:

- 1) Statistics and sample sizes may differ from table to table due to rounding procedures and missing data.
- 2) Population estimates equal the number of owner occupied households.
Estimates are calculated from 1981 Census statistics.

TABLE 8.5

. SAMPLE DISTRIBUTION BY TYPE OF HOUSEHOLD .

| | FAMILY HOUSEHOLD | NON-FAMILY HOUSEHOLD | SAMPLE SIZE |
|-------------------------|---------------------|-------------------------|----------------|
| METRO AREA | % | % | # |
| HAMILTON | 93.1 | 6.9 | 320 & |
| KITCHENER | 90.0 | 10.0 | 329 & |
| LONDON | 89.3 | 10.7 | 411 & |
| OSHAWA | 90.7 | 9.3 | 311 & |
| OTTAWA | 88.6 | 11.4 | 370 & |
| SAULT STE. MARIE | 88.1 | 11.9 | 328 & |
| SUDBURY | 92.5 | 7.5 | 491 & |
| THUNDER BAY | 87.7 | 12.3 | 424 & |
| TORONTO | 89.7 | 10.3 | 426 & |
| WINDSOR | 87.2 | 12.8 | 392 & |
| REMAINDER OF ONTARIO | 89.0 | 11.0 | 767 & |

NOTES:

- 1) Statistics and sample sizes may differ from table to table due to rounding procedures and missing data.
- 2) Population estimates equal the number of owner occupied households.
Estimates are calculated from 1981 Census statistics.

The analysis in this report uses the following definitions. The definitions conform to Statistics Canada definitions found in the 1981 Census Dictionary as well as the 1983 Household Facilities and Equipment Survey.

| | |
|---------------------|---|
| AMORTIZATION PERIOD | The time allowed for the repayment of the mortgage loan. |
| CHARGES | This grouping includes any payments made in addition to mortgage payments or taxes such as water; hydro; gas; oil; cable; parking; recreation facilities. |
| CONDOMINIUM | A multi-unit residential complex in which dwellings are owned individually while land is held in joint ownership with others. |
| DUPLEX | One of two dwellings, one above the other, not attached to any other building. |
| FAMILY HOUSEHOLDS | This grouping conforms to the Census definition of an Economic Family, referring to a group of two or more persons who live in the same dwelling and are related to each other by blood, marriage, and/or adoption. Persons living common-law are included in this grouping. |
| GROSS DEBT SERVICE | Includes a blended mortgage payment (comprised of principal and interest) and property taxes, as a percentage of total household income. GDS does not include monthly charges for utilities nor maintenance costs. Only home owners with a mortgage are included in this calculation. |

HEAD OF HOUSEHOLD

Refers to the person interviewed who was most familiar with household and financial information.

INCOME

Respondents were asked to report the total income of the household for 1984, of all persons in the household before taxes. Those respondents who were unable or not willing to provide actual 1984 income were asked to identify whether the household income was above or below a pre-determined income and further still a general income grouping. Respondents' total household income for 1984 was adjusted to give an estimate for 1985 income. The adjustment factor used was the Consumer Price Index equal to 4.4 per cent.

MAJOR REPAIRS

Includes items such as rewiring replacing water pipes, replacing roofs, etc.

MARKET VALUE

Reflects respondents' estimate of the market value of their house; that is, the selling price of ones' house given the present housing conditions (e.g. supply and demand of housing stock).

MINOR REPAIRS

Includes items such as repairing light fixtures and switches broken windows, missing shingles.

MORTGAGE

A conveyance of property to a creditor as security for payment of a debt (e.g. part or all of a house purchase price).

MORTGAGE TERM

The period of time for which the agreed interest rate will remain in effect.

NON-FAMILY
HOUSEHOLDS

One person who lives alone in a private dwelling or a group of unrelated persons who occupy a private dwelling.

| | |
|--|---|
| OTHER CATEGORY (for building) type | Includes dwellings such as apartment in a building with five or more stories, apartment in a building that has less than five stories, house attached to a non-residential building, mobile home, other movable dwelling. |
| PRE-PAYMENTS | Some mortgage agreements allow the mortgage holder to make one yearly lump sum payment toward the principal amount owing on a mortgage. The payment amount is generally set as a percentage of the principal amount owing, for instance, 10 per cent. |
| REGULAR MAINTENANCE | Includes items such as painting fixing leaking faucets, cleaning eaves troughs etc. |
| RENEGOTIABLE MORTGAGE | A renewal of the mortgage at periodic intervals (e.g. every 5 years or more often). The interest rate and the next mortgage term are set at this time. |
| RENOVATIONS | Refers to structural changes to the dwelling (such as building an addition), renovating a bathroom or kitchen, or upgrading electrical or plumbing, also major energy conservation work during renovation such as adding insulation to walls. |
| ROW/TOWNHOUSE | One of three or more dwellings joined side by side but not having any other dwellings either above or below. |
| SEMI-DETACHED | One of two dwellings attached side by side but not attached to any other building. |

SHELTER COST RATIO

Includes a blended mortgage payment (comprised of principal and interest), where appropriate, property taxes and monthly charges for utilities, as a percentage of total household income. Shelter costs do not include maintenance costs.

SINGLE-DETACHED

A single dwelling not attached to any other building and surrounded on all sides by open space.

VARIABLE
MORTGAGE

Refers to a situation where either the interest or payment or both can change over the term.

